

Helping Florida Moms and Babies Thrive: Waiving Medicaid's Five-Year Waiting Period for Lawfully Residing Pregnant Women

We must change Medicaid rules to help new moms in Florida get important care during pregnancy and after birth. **Here's why it can't wait:**



Too many Florida moms and babies are dying from preventable deaths.

- 263 Florida women died of pregnancy-related causes between 2018-2022, the second highest of any state. Most of these deaths were preventable.¹
- Florida ranks 31st among states in infant mortality.²
- Florida ranks 48th in health coverage, access, and affordability for women.²

Medicaid plays a critical role in keeping Florida moms and babies healthy.³

- Because of the serious physical and mental health risks associated with pregnancy and childbirth, the American College of Obstetricians and Gynecologists (ACOG) recommends regular checkups during pregnancy and in the following year.⁴
- Seventy-five percent of pregnant women with Medicaid complete the recommended nine prenatal care visits. (compared with 66% of uninsured women).^{5, 6}
- Newborns whose moms have access to care are more likely to receive regular well-child visits, early screenings, and other support that helps them grow and thrive.⁷

Florida has the option to extend much-needed health coverage to more pregnant women.

- The Legal Immigrant Children's Health Improvement Act (ICHIA) gives states the option to waive a five-year waiting period for lawfully residing children and pregnant women to become eligible for Medicaid.⁸

- Florida passed a bipartisan bill in 2016 to extend health coverage to more children through ICHIA. Now it's time to do the same for pregnant women.⁹
- 31 states – including Georgia, South Carolina, and Arkansas – have already adopted the ICHIA option for pregnant women.¹⁰

Waiving the Medicaid waiting period is a smart investment for Florida families and our state budget.

- Families with health insurance are more likely to get preventive care and address small issues before they become expensive problems. That means Florida taxpayers won't have to foot the bill for uncompensated care like emergency room visits.⁷
- The federal government shares the cost of Medicaid pregnancy coverage with Florida, saving the state money.^{8, 11}
- Removing the five-year bar for pregnant immigrant women would provide coverage for about 2,000 more women annually, at a cost of roughly \$2,500 per year each.^{12, 13}

Prioritize Florida families. Take up the ICHIA option to waive the Medicaid waiting period for pregnant immigrant women residing here lawfully. We all win when moms and babies get the care they need.

Endnotes

1. Maternal deaths and mortality rates per 100,000 live births. Kaiser Family Foundation. (2024, July 10). <https://www.kff.org/other/state-indicator/maternal-deaths-and-mortality-rates-per-100000-live-births/?currentTimeframe=0&sortModel=%7B%22colId%22%3A%22Location%22%2C%22sort%22%3A%22asc%22%7D>
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3. Improving Maternal Health by Extending Medicaid Postpartum Coverage. Commonwealth Fund. (2022, December 7). Retrieved December 13, 2022, from <https://www.commonwealthfund.org/blog/2022/improving-maternal-health-extending-medicaid-postpartum-coverage>
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7. Park, E., Alker, J., & Corcoran, A. Jeopardizing Sound Investment: Why Short-Term Cuts to Medicaid Coverage During Pregnancy and Childhood Could Result in Long-Term Harm. Commonwealth Fund. (2020, December). https://www.commonwealthfund.org/sites/default/files/2020-12/Park_Medicaid_short_term_cuts_long_term_effects_ib.pdf
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9. Florida Children's Health Expert Shares Insights on Major Turning Point for Immigrant Kids. Georgetown University Center for Children and Families. (2016, March 23). <https://ccf.georgetown.edu/2016/03/23/florida-childrens-health-expert-shares-insights-major-turning-point-immigrant-kids/>
10. Medicaid/CHIP Coverage of Lawfully-Residing Immigrant Children and Pregnant Women. Kaiser Family Foundation. (2024, May 1). <https://www.kff.org/affordable-care-act/state-indicator/medicaid-chip-coverage-of-lawfully-residing-immigrant-children-and-pregnant-women/?currentTimeframe=0&sortModel=%7B%22colId%22%3A%22Location%22%2C%22sort%22%3A%22asc%22%7D>
11. Federal Medical Assistance Percentage (FMAP) for Medicaid and Multiplier. (n.d.). KFF. <https://www.kff.org/medicaid/state-indicator/federal-matching-rate-and-multiplier/?currentTimeframe=0&sortModel=%7B%22colId%22%3A%22Location%22%2C%22sort%22%3A%22asc%22%7D>
12. We arrived at this number via the following known data points: Florida is home to 158,000 lawfully residing immigrants with less than 5 years in their current status; women account for 51.9% of all legal permanent residents (LPRs), also known as "Green Card" holders; 42.9% of LPRs are of reproductive age (18-44); 5.58% of women of reproductive age are pregnant in a given year (2019). Formula: $158,000 \times 51.9\% = 82,002$; $82,002 \times 42.9\% = 35,179$; $35,179 \times 5.58\% = 1,963$ Florida LPRs who give birth annually. Sources: <https://www.migrationpolicy.org/research/covid-19-testing-treatment-immigrants-health-insurance>; https://ohss.dhs.gov/sites/default/files/2023-12/lpr_population_estimates_2015_-_2019.pdf; <https://www.cdc.gov/nchs/data/vsrr/vsrr012-508.pdf>
13. We based this estimate on the following calculation: The applicable AHCA coverage group for pregnant women is TANF Non-SMI 14-54 Female, with an average monthly rate across the state's Medicaid regions of \$243.81. Pregnancy coverage also includes a one time Maternity Kick Payment, of which the average across the state's Medicaid regions is \$4,658.52. The FMAP for Florida is 57.22% (the state's portion thus being 42.78%). The full cost for 20 months of coverage for a pregnant/postpartum woman is then $(\$243.81 \times 20 + \$4,658.52) \times 0.4278 = \$4,078.95$, one year of which is $\$4,078.95 \times (12/20) = \$2,447.37$. Source: <https://ahca.myflorida.com/medicaid/medicaid-finance-and-analytics/medicaid-data-analytics/medicaid-actuarial-services>