



**Supreme Court Ruling  
Overturning Roe Exacerbates the Need to  
Expand Medicaid And Premium Subsidies  
Under the ACA For Maternal  
And Child Health**

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## **Supreme Court Ruling Overturning *Roe* Exacerbates the Need to Expand Medicaid And Premium Subsidies Under the ACA**

Following the Supreme Court ruling overturning *Roe v. Wade*, Republican-led states have worked swiftly to ban or limit women's access to abortion. With abortion rights under attack, protecting access to contraception, maternal care, and other essential forms of health care is paramount. But without Congressional action to extend APTCs, millions of Americans could lose their health coverage and millions more will face higher costs, threatening the well-being of women across the country. Without Congressional action to close the Medicaid coverage gap, women and children will be denied the health care they need and deserve. It has never been more urgent for Congress to prevent premium hikes and extend affordable coverage to mitigate some of the worst impacts of the Supreme Court decision.

### **What Is At Stake If The Premium Subsidies Are Not Extended**

If Congress fails to extend the American Rescue Plan enhanced premium tax credits, three million Americans will lose their ACA coverage and all the benefits of comprehensive insurance. Millions of women will see their insurance premiums dramatically increased, putting additional financial pressure on their families and jeopardizing their ability to maintain health coverage. If Congress does not act, women will experience these drastic consequences of price hikes and coverage loss – including evidence-based and preventative reproductive care – just as the country is rolling back abortion rights. This cannot happen. Congress must move swiftly to extend premium subsidies and protect access to proven – and potentially lifesaving – reproductive health care. It is paramount that elected officials reinstate abortion protections nationally, but in the meantime, it has never been more urgent for states to expand Medicaid and extend enhanced APTCs to ensure that women have access to essential health care, including evidence-based and preventative reproductive care.

**Millions Of Women & Children Will Lose Coverage.** A record [14.5 million](#) Americans signed up for a Marketplace plan in 2021, however if action is not taken, those gains will be lost. More than [3 million](#) people will become uninsured if the American Rescue Plan's enhanced premium tax credits expire – increasing the number of uninsured Americans by 11 percent. When women become uninsured, they lose the guaranteed [protections](#) of the ACA, including access to free contraceptives, cancer screenings (including breast and cervical cancer screening), and well woman visits. In 2020, more than [15 million](#) children lived in single-parent households with their mothers. When women lose their private health coverage, their children also become uninsured, including young adults who are able to remain on a parent's insurance until 26.

**Premium Increases Will Force Women To Go Without Care.** Insurers are already pursuing double-digit premium [increases](#). Nearly [nine million](#) Americans will retain their marketplace coverage but will be forced to pay significantly higher rates. This will place a specific burden on single mothers, who will be forced to find additional money for premium

payments – often by cutting costs on other necessities. In 2020, [21 percent](#) of American children lived only with their single mother. A 2018 [study](#) found that when families experience a reduction in health insurance, single mothers specifically carry the burden by cutting care for themselves in order to continue providing care for their children.

### *How The ACA & Premium Subsidies Support Women & Families*

**American Women Rely On The ACA For Evidence-Based Reproductive Health Care.** The ACA requires coverage for many preventative services for women including screenings for cancer and certain diseases, well woman visits, and of course, contraception. More than [99 percent](#) of sexually active women between the ages of 15 and 44, have used at least one form of contraception, with [65 percent](#) of women in this age group currently using some method of birth control. Currently, the FDA has approved [18 methods](#) of contraception, and the ACA [guarantees](#) women access to at least one form of contraception in each category, including oral pills, IUDs, sterilization surgery, and emergency contraception to name just a few. These methods must be provided [without cost sharing](#), even if a deductible hasn't been met. When women are forced to go without health coverage due to cost, these benefits are lost, making it challenging to access these vital services.

**The ACA's Impact On Reproductive Health.** Between 2010 and 2015 alone, [nearly five million women](#) of reproductive age gained health insurance because of the ACA, allowing them to access free, quality contraception on equitable coverage plans. Today, a total of [63 million](#) women have free contraception because of the ACA. In the ACA's first year alone, women saved [\\$1.4 billion](#) on their birth control. Before the ACA's contraception benefit, women paid an average of [30-44 percent](#) of their total out-of-pocket costs towards birth control. If the cost of health coverage spikes, many women will be forced to drop their health care plans, endangering their access to affordable contraception – a key way to [prevent](#) unintended pregnancies and reduce abortion rates.

**Making Coverage Affordable For Low-Wage Workers.** [28 million](#) women in the U.S. are low-wage workers, with Black ([54 percent](#)) and Hispanic and Latina ([64 percent](#)) women disproportionately experiencing low-wages. The American Rescue Plan [eliminated premiums](#) for Americans earning up to [150 percent](#) of the federal poverty level (roughly \$20,000 for a single person and \$41,000 for a family of four) who buy their coverage on the Marketplace. If the APTCs were not extended, a single parent in Oregon making \$25,000 a year would see their monthly premium skyrocket [274 percent](#). Such a drastic increase will force many to simply drop their coverage.

**Access To Maternal Health Care.** Early and consistent care is essential to positive health outcomes for mothers and their babies. Women with access to affordable health coverage are more likely to be in good physical health prior to conception and more likely to [access](#) prenatal care in the first trimester of pregnancy. 87 percent of women with private insurance receive prenatal care during their [first trimester](#) of pregnancy, compared with only 55 percent of uninsured women. A 2021 [study](#) found that disruptions in health coverage resulted in reduced maternal health care, which likely exacerbates existing disparities in maternal and infant health.

## **Closing the Coverage Gap Is Needed to Protect Mothers and Families**

Many of the states banning abortion already experience worse access to essential health care because Republican lawmakers have refused to expand Medicaid under the Affordable Care Act. Failure to expand Medicaid has left little to no safety net in place for new mothers and infants, contributing to worse birth outcomes and higher rates of maternal mortality. There are 2.2 million uninsured people below the poverty line who live in Medicaid coverage gap states, of whom more than 800,000 are women of reproductive age.

### *States Banning Abortion Often Have The Highest Maternal Mortality Rates*

#### **Maternal Death Rates Are Two Times Worse In States With Abortion Bans.**

Maternal death rates in states with abortion bans were two times higher than in states without bans. If a nationwide abortion ban is put into place, maternal mortality could jump by [24 percent](#). Arkansas, Kentucky, Alabama, Tennessee, Louisiana and Mississippi are the [states](#) with the highest maternal mortality, each with more than 30 deaths per 100,000 live births. Each had abortion bans that took effect in the immediate aftermath of the Supreme Court's overturning of Roe v. Wade. Alabama, Tennessee, and Mississippi have not expanded Medicaid.

### *Medicaid Expansion Is Associated With Lowered Maternal Mortality*

**Medicaid Expansion Lowers Maternal Mortality.** According to a 2020 study, [Medicaid expansion](#) lowered maternal mortality by [7 deaths per 100,000 births](#). In states with Medicaid expansion, uninsured mothers were able to gain access to care needed to treat diseases such as diabetes, hypertension, and depression. When these diseases are left untreated they can cause complications during birth and in the postpartum period. Medicaid expansion was associated with a [22 percent](#) increase in preconception health care to reduce risk factors during pregnancy.

**States Banning Abortion Fail To Expand Medicaid And Family Services.** [Republican states](#) that have banned abortion have not only limited women's reproductive rights, but have also neglected to expand health care and social support for families. States such as South Dakota, Florida, and Alabama have put strict abortion restrictions in place, but have also failed to expand Medicaid to protect mothers and families, leaving many without access to essential care. States that are banning abortion could see up to [hundreds of thousands](#) of new births each year, adding new pressures on states that traditionally have invested the least in health, education and other social supports for families.

### *Minority Communities Suffer The Most From Abortion Bans*

**Black Women Are Among The Least Insured Populations.** [14 percent](#) of Black women are uninsured, compared to only 8 percent of white women. In the South, Black women have the

lowest rates of having health coverage. Black mothers die at [many times the rate](#) of white women during childbirth and pregnancy complications.

**Black Women Make Up The Majority Of Women Who Seek Abortions In The US.**

Black women make up over 38 percent of women that seek abortions in the United States. In 2019, [18 out of every 1,000](#) child-bearing aged Black women received an abortion. As access to abortion becomes more limited in Republican states, it is projected that Black mortality rates will increase by [30 or more percent](#) and Black poverty rates could increase by 20 percent.

**Expanding Medicaid Directly Helps Black And Hispanic Communities.** Black and Hispanic communities saw the [biggest decrease](#) in maternal mortality, showing that Medicaid expansion could address racial disparities in health. As of 2021, Black Americans make up [13.4](#) percent of the U.S. population, but [20 percent](#) of Medicaid enrollees and Hispanic people make up [18.5 percent](#) of the U.S. population, but nearly [30 percent](#) of enrollees. If Republicans federally expanded Medicaid in the remaining holdout states, more than [four million](#) uninsured adults could gain coverage; people of color make up nearly [60 percent](#) of this group, or roughly 2.4 million people.