TALK TITLE: "When the bough breaks: financial burdens in the postpartum period by insurance type"

TALK ABSTRACT: Childbirth is the most common reason for hospitalization in the United States. Childbirth is expensive and costs are dependent on a number of factors including type of delivery, insurance status, and childbirth maternal and neonatal complications. Using novel data, this study fills a sizable gap in the literature to examine the financial burden of childbirth at one year postpartum and by type of insurance at delivery. This study used data from the Postpartum Assessment of Health Survey (PAHS), administered one year after birth in six geographically diverse states and New York City. We measured several financial outcomes related to childbirth overall and by insurance type at birth: out-of-pocket (OOP) costs for childbirth; method of payment for OOP childbirth costs; outstanding childbirth debt, financial strain; and medical debt collections in the year after birth. We observed high levels of financial exposure relating to childbirth that persists into the postpartum year, with significant differences by insurance type. High rates of financial exposure after childbirth have important implications for the health and wellbeing of families and children in the first year of life. Evidence about the prevalence and persistence of the financial burden of childbirth is important as policy makers consider postpartum Medicaid expansions and ways to make private insurance more financially protective.

SPEAKER(S): Heidi Allen, MSW, PhD, is an Associate Dean for Research and an Associate Professor in the School of Social Work at Columbia University.

Dr. Allen's research focuses on eliminating health disparities through evidence-based health policy and evolved from her clinical practice in mental health and emergency department social work. She spent several years working in state health policy, focusing on delivery system redesign and coverage expansions. Her research has been supported by the National Institutes of Health, Robert Wood Johnson Foundation, Russell Sage Foundation, Steven & Alexandra Cohen Foundation, among others. She is currently a commissioner on the Medicaid and CHIP Payment and Access Commission (MACPAC), a non-resident fellow at the Urban Institute, and a contributing writer at Milbank Quarterly.

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