

# How Can We Strengthen Mental Health for New Parents? Address Gaps in C

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Thousands of Utahns are uninsured during pregnancy or after childbirth. A lack of health insurance coverage is associated with short and long-term health challenges, including postpartum depression and anxiety.

In Utah, approximately [54 new moms every day](#) will experience depression or anxiety surrounding pregnancy and postpartum. Between 2017-2019, [42.8% of Utah residents who gave birth](#) were affected by depression or anxiety. When individuals are uninsured or experience disruptions in coverage during pregnancy or postpartum, it can exacerbate mental health conditions and impact the health and well-being of the entire family.

Utah is fortunate to have a robust, statewide [Mental Health Referral Website](#) for new parents and a strong [Maternal Mental Health Awareness Program](#) to help families.

But all new parents need reliable access to health coverage too. At least [one in ten Utahns](#) reported not having health insurance before their pregnancy. Insurance is an integral solution to bringing new parents' mental health out of the shadows.

## Why are Thousands of Utahns Uninsured at Some Point Before or After

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## Childbirth?

*Utahns may experience uninsurance for a variety of reasons and time periods, including:*

- **No coverage prenatal through postpartum** because of restrictions preventing pregnant immigrant individuals, including LPR or "green card" residents, asylum seekers and others, from accessing affordable health insurance.
- **No prenatal coverage** because pregnancy does not qualify as a special enrollment period in the ACA marketplace.
- **Coverage loss at 60 days postpartum** because pregnant Medicaid coverage ends and an individual must transition to the ACA marketplace during a challenging time.
- **Limited prenatal care or no postpartum mental health care access** because some short-term, commercial or private health care plans do not offer essential health benefits or mental health parity.

## Policy Solutions to Address Prenatal and Postpartum Coverage Loss

*Utah can adopt policy solutions now to ensure birthing parents can get the consistent, affordable care and support they need. Solutions include:*

- Remove the Medicaid 5-year waiting period for qualifying pregnant individuals and opt into federal CHIP options for all pregnant individuals regardless of immigration status. Utah can join [almost half of other states](#) by removing restrictions and opting into these policy options.
- Extend Medicaid pregnancy coverage to 12 months postpartum, instead of 60 days. Extending Medicaid coverage will ensure consistency in coverage for individuals during a critical time. The American Rescue Plan has made it [even easier](#) for states to extend postpartum coverage.
- Adopt state options for individuals who are pregnant but miss ACA Open Enrollment and create a warm hand-off to ACA marketplace insurance.
- Create greater transparency in private insurance plans, so that more accurate information can be gathered about private insurance offerings and more people can make informed decisions.

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