



MASSACHUSETTS  
MEDICAL SOCIETY

*Every physician matters, each patient counts.*

**TESTIMONY IN SUPPORT OF H.1309/S.764  
AN ACT ENSURING ACCESS TO FULL SPECTRUM PREGNANCY CARE  
BEFORE THE JOINT COMMITTEE ON FINANCIAL SERVICES**

**April 29, 2025**

**The Massachusetts Medical Society (MMS) wishes to be recorded in support of  
H.1309/S.764, *An Act ensuring access to full spectrum pregnancy care.***

The Massachusetts Medical Society (MMS) is a professional association of over 24,000 physicians, residents, and medical students across all clinical disciplines, organizations, and practice settings. The Medical Society is committed to advocating on behalf of patients, to provide them a better health care system, and on behalf of physicians, to help them to provide the best care possible.

In alignment with this mission is the elimination of racial and ethnic disparities in maternal and child health outcomes. Access to comprehensive, affordable perinatal care is critical to improving the health of birthing individuals and their families. Yet for too many, the high out-of-pocket costs associated with pregnancy-related care create insurmountable barriers, forcing people to take on medical debt, exhaust financial resources, or forgo essential care altogether.

H.1309/S.764 would ensure that all Massachusetts-regulated health plans cover comprehensive pregnancy-related services—including miscarriage management, prenatal care, childbirth, and postpartum care—without cost-sharing. This legislation would remove financial barriers across the entire perinatal spectrum, helping individuals avoid crippling medical debt and the added emotional toll of unexpected bills after pregnancy loss. It reflects a more compassionate, patient-centered approach to maternal health care.

Importantly, this legislation also addresses deep-rooted racial and gender inequities in our health care system. The maternal health crisis in Massachusetts disproportionately affects Black and Brown patients, who experience severe maternal morbidity (SMM) at significantly higher rates. Black women, for

example, face SMM at 2.3 times the rate of White women—and this disparity is growing.<sup>1</sup> According to the Massachusetts Department of Public Health, SMM rates doubled between 2011 and 2020, with Black non-Hispanic birthing people consistently experiencing the highest rates.<sup>2</sup> Ensuring affordable access to comprehensive perinatal care is essential to reversing these trends and protecting the health of marginalized communities.

Affordability has long been a significant barrier to care for low-income individuals and families, particularly in communities of color and among immigrant populations. This issue is compounded by the increasing prevalence of high-deductible health plans (HDHPs), which frequently result in skyrocketing out-of-pocket costs. In 2023, over 1.9 million Massachusetts residents (45.1%) were enrolled in HDHPs with individual deductibles of at least \$1,500—a trend that has increased annually since 2014.<sup>3</sup> From 2016 - 2018, average spending during a pregnancy in Massachusetts grew 4%, while out-of-pocket expenses surged by 23%.<sup>4</sup> This steep rise in out-of-pocket expenses has forced many to skip prenatal and postpartum care, and in some cases, has led to overwhelming medical debt.

Access to perinatal health care should never depend on a person's financial circumstances. In 2022, Massachusetts took a landmark step by passing legislation that eliminated out-of-pocket costs for abortion services in response to the Supreme Court's ruling in *Dobbs v. Jackson Women's Health Organization*. H.1309/S.764 builds on that progress by ensuring that all types of pregnancy-related care are accessible, regardless of a patient's income or insurance plan.

For these reasons, the Massachusetts Medical Society urges a favorable report on H.1309/S.764. This legislation represents a vital step toward health equity and reinforces the Commonwealth's leadership in protecting reproductive health and supporting pregnant patients. Thank you for your consideration of our comments.

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<sup>1</sup> MA Department of Public Health. Data Brief. An Assessment of Severe Maternal Morbidity in Massachusetts: 2011-2020. July 2023. <https://www.mass.gov/doc/an-assessment-of-severe-maternal-morbidity-in-massachusetts-2011-2020/download>

<sup>2</sup> Ibid.

<sup>3</sup> Center for Health Information Analysis. Annual Report 2025. <https://www.chiamass.gov/assets/2025-annual-report/2025-Annual-Report.pdf>

<sup>4</sup> Out-of-pocket spending for pregnancy care continues to grow in Massachusetts, report finds. <https://www.chiamass.gov/out-of-pocket-spending-for-pregnancy-care-continues-to-grow-in-massachusetts-report-finds#:~:text=Between%202016%20to%202018%2C%20the,%25%2C%20from%20%241%2C119%20to%20%241%2C372.>