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NASW
National Association of Social Workers
NORTH DAKOTA CHAPTER

Chairperson Lee and Members of the Senate Human Services Committee,

My name is Kristin Rubbelke. I am the Executive Director of the National Association of Social Workers, North Dakota Chapter (NASW-ND). On behalf of NASW-ND, we ask that you support SB 2071 to expand medical assistance coverage to pregnant individuals with income below 200 percent of the federal poverty level.

As a licensed social worker who previously worked in a North Dakota hospital, I am acutely aware of the exorbitant debt that can incur to people in need of medical assistance without insurance. This debt can be crippling, leaving individuals with outstanding payments that they will spend the rest of their lives attempting to pay back.

During pregnancy, it is essential for an individual to visit their doctor and discuss plans of care. Doctor visits are costly. Lab work is costly. Hospital stays and procedures are costly. Pregnancy is undoubtedly an expense that many people do not have the means to pay for out of pocket, especially those under 200 percent of the federal poverty level.

At 200 percent of the federal poverty level, a family of one earns $27,180 per year. An analysis done by the Kaiser Family Foundation found that the cost of pregnancy, delivery, and postpartum care from 2018 to 2020 averaged $18,865. This out-of-pocket expense is unfeasible for someone earning income at 200 percent of the federal poverty level.

Over 50 percent of states in the US have already expanded coverage to pregnant individuals with income at or below 200 percent of the federal poverty level.

On behalf of NASW-ND, I urge you to support SB 2071 to increase medical assistance coverage to pregnant individuals.

Sincerely,

Kristin Rubbelke, LSW, MSW, MASJ
Executive Director
NASW-ND