

## THE MILLION MOMS IN THE MIDDLE MANIFESTO

As a maternity advocacy group with more than seven years experience helping mothers combat persecution for exercising natural rights, we propose a Pro-Mom agenda that protects mothers from hostile treatment, profiteering, and alienation from rights guaranteed by the U.S. Constitution.

### **PREAMBLE.**

The United States health care system is broken, and few bear the burden of its crumbling foundation as much as uninsured pregnant women. Abundant misconceptions have society and legislators turning blind eyes to some of America's most precious resources – her mothers.

The heralded image of the American woman, she who struggled against all odds to win domestic, professional, and political rights – is disgraced when her cry is ignored. So capable is the American mother that she can simultaneously nourish America's children, climb the corporate ladder, and still summon the strength to break societal convention to ensure her voice is heard. Now is the time to listen.

Today's political and economical policies punish hard-working, middle class pregnant women by depriving them of the means to afford pregnancy and childbirth. These Moms in the Middle are typically employed but do not have employer-provided maternity coverage. As working class citizens, they make too much money to qualify for subsidized maternity care yet do not have the financial means to purchase coverage independently; affording opportunities for predatory profiteering, mistreatment, and denial of basic rights. America's mothers are being punished for contributing to society.

At the same time, today's political and economic climates present opportunities to adopt a Pro-Mom agenda that secures the rights of America's mothers now and forever. We intend to protect these rights by enacting a course of action charted through more than seven years of Consumer Driven Health Care advocacy that has allowed us to gain expert insight into the plight of America's Moms in the Middle. By exposing inequities; preventing the spread of false information; and providing accurate information, resources and advocacy; we will restore justice, faith, and pride to America's mothers.

Before, there was no collective voice for uninsured pregnant women. We are now that voice. We are not Pro-Choice. We are not Pro-Life. We are Pro-Mom.

### **AMERICA'S CRISIS.**

There is no doubt that Moms in the Middle struggle to access and afford the maternity care needed to encourage healthy fetal development. The forces that contribute to this crisis are powerful, and their effects on American families are devastating. From nearly a decade of unbiased, independent research, we know that:

Every fourth hospitalization in the United States is maternity-related, and nearly 25% (and growing) of all pregnant women do not have health insurance that covers the costs of maternity. That means that annually, over 780,000 American women deliver babies without health insurance coverage. [1](#)

Maternity is a major life expense. The average cost of an uncomplicated pregnancy with vaginal delivery is \$10,000 to \$15,000. For a Caesarean, the average figure rises up to \$19,000. When complications such as gestational diabetes are present, fees can total more than \$75,000. If neo-natal intensive care is required, the total hospital charges can top \$285,000 for a single birth. [2](#)

Over 90 percent of all hospital bills are erroneous or inflated. [3](#)

Pregnant women without insurance are charged two to three times more, or as much as 400 percent more, for the exact same procedures insured women receive at a much lower cost. [4](#)

Pregnant women cannot get maternity coverage. Insurance companies deny coverage for pregnant women on the basis that pregnancy is a “pre-existing” condition. Maternity care is commonly considered an add-on to individual health care plans, and an expensive add-on at that. Many women with employer-provided health insurance realize only too late that their policies do not cover maternity care. Moms in the Middle work but often do not receive maternity care – and they make too much money to qualify for subsidized health care.

Citizens are losing their jobs and health insurance benefits are being dropped as employers downsize or close to combat economic conditions. Not all of these individuals are eligible for COBRA, and of those who are, only 9 percent purchase COBRA due to high premiums in the face of a sudden loss of income. [5](#)

Without prenatal care, women and children suffer. Babies born to women who receive no prenatal care are three times more likely to be born at a low birth weight and five times more likely to die than babies born to women who do receive proper prenatal care. [6](#)

A lack of prenatal care contributes to health disasters and funnels public funds. When babies are born premature, a host of complications can necessitate emergency care and ongoing medical treatments that are covered by public funds. Spending money on prenatal care prevents many complications and lessens taxpayer burden – for every public dollar spent on prenatal care now, three public dollars are saved from paying for complicated treatments later.

Maternity care medical bills are inflated. Over 90 percent of all hospital bills are inflated. When pregnant women do not pay in full up-front, they’re charged as much as 400 percent more for the same procedures received by insured women. With no one to question the legitimacy of medical charges, these women are forced to accept whatever fees they’re charged. Hidden charges and other fees often appear on final bills even when payment arrangements have been pre-negotiated.

Hospitals are reluctant to negotiate, leading to financial disaster. When affordable payment arrangements can’t be secured, many mothers can’t immediately pay in full. As a result, hospitals turn accounts over to collections, destroying credit and forcing women to choose between paying medical bills and mortgages, among other obligations.

Doctors refuse treatment without up-front payment in full. Many uninsured Moms in the Middle report poor treatment by their physicians and staff. From hostile attitudes to a refusal of treatment without full payment up-front, women are turned away by the medical community – in stark contrast to the Hippocratic Oath, taken by all American physicians in order to be licensed to practice in the United States. When pregnant women are denied prenatal care, their babies are effectively denied their right to life – a right guaranteed by the U.S. Constitution.

The health care industry pollutes the online health care resource environment with misguided information intended to direct women's decisions. In an era when 80 percent of all Americans have consulted the Internet for medical advice, profiteering proliferates. Biased information is not only incorrect, it is dangerous; yet there's little to no accountability for what the industry publishes online. This lack of transparency endangers individual lives and corrupts the collective sum of human knowledge for future generations.

Women are being denied access to alternative birthing options. The medical industry has worked to dispel the viability of birthing options that have been found to be just as safe, yet more affordable, than traditional treatments. Despite the obvious ability of the human race to reproduce for centuries before the advent of the modern hospital, there is a movement to outlaw birthing centers, midwife assisted births, home births, and other financially-feasible approaches to delivery – all in the interest of profit. In fact, organizations such as the American Medical Association have publicly backed potential legislation that could criminalize mothers if they do not deliver in a hospital. Caesarians are performed for convenience rather than medical necessity, and can double, triple, and even sextuple the cost of childbirth. All this is true, despite the fact that hospital delivery is the most expensive option available to pregnant women.

Decisions and recommendations are not made in the best interests of mothers or their children. They are made in the interest of profit. Each party wants to shrug responsibility off to the next: the hospitals contend that the government is to blame for inflated pricing, the insurance industry contends that hospitals are to blame for inflated premiums, and both claim that Moms in the Middle have themselves to blame when they struggle to secure proper maternity care.

Misconceptions have shielded this crisis from public view for decades. Many people believe that uninsured pregnant women are unemployed and seeking handouts. In fact, the average Mom in the Middle is an employed, middle class woman focused on raising her family. Moms in the Middle are good, wholesome women who deserve respect and support. These are the women who are raising America today.

### **AMERICA'S SALVATION**

Uninsured pregnant women have suffered predatory practices far too long. Without a unified voice, Moms in the Middle have traditionally felt powerless to help themselves. The facts are undeniable – there is a serious crisis affecting America's mothers and it's time for our leaders and collective society to enact changes to combat this debilitating void. In order to facilitate the transition from barbarism to compassion, we will:

Develop an Internet resource center that pregnant mothers can turn to for accurate, unbiased information that presents all medically-accepted birthing options, clearly defines steps pregnant women can take to secure their finances and protect their credit, and serves as a springboard for media collaboration. Only then can women make informed choices that are in their best interests.

Work to dispel medical myths and expose sources of biased misinformation propagated on the Internet.

Continue to support uninsured pregnant women by helping them negotiate fair maternity care billing, locate qualified physicians and hospitals that will treat women with dignity and respect their rights, collect donations and award scholarships to uninsured pregnant women to help with maternity-related expenses, and educate Moms in the Middle on all of the options available to them.

Advocate for the rights of pregnant women and introduce the Moms in the Middle Bill of Rights.

### **Moms in the Middle Bill of Rights**

I. Moms in the Middle have the right to medically-accurate, unbiased information about their prenatal care and birthing options. Each discipline believes that it's own method is the best; by removing profit incentive we will communicate only the facts.

II. Moms in the Middle have the right to know what services they will receive and what the cost for those services will be in advance.

III. Moms in the Middle have the right to pre-negotiate payment plans that are affordable within their budgets, provided they make timely payments.

IV. Moms in the Middle have the right to honesty, dignity, and respect from hospitals, physicians, staff, legislators, and society.

V. Moms in the Middle have the right to access affordable maternity coverage and maternity care.

VI. Moms in the Middle have the right to choose their birthing methods.

VII. Moms in the Middle have the right to seek and maintain gainful employment without being punished by limited health care coverage access.

VIII. Moms in the Middle have the right to ask questions of their hospitals and physicians related to health care, treatment, and billing – and the right to receive honest answers in a timely manner.

IX. Moms in the Middle have the right to perpetuate human life through nature's most precious biological function – without fear of punishment from economic, societal, or political forces.

X. Moms in the Middle have the right to be heard by their legislators, by the medical and insurance industries, and by the collective society.

**CONCLUSION.** The health of mothers and children is vital to the growth and sustainability of our nation. Majority rule through the middle class is arguable yet irrelevant in this case; the rights that are

being infringed upon are those naturally guaranteed to all individuals in our society. It is our sincerest hope that our fellow citizens will rally around the ideals presented in this manifesto to thwart infringement of rights, profiteering, and hostile treatment of uninsured pregnant women. We will do our part, and will not stop until equality prevails. This we the undersigned pledge to America's Moms in the Middle.

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