



Market Report

The Communication Chasm

Why Mothers Feel Lost in the System
and How Health Plans Can Help



sage

We help healthcare grow.

Somewhat isn't good enough.

There is no such thing as somewhat pregnant.

And yet, *somewhat* — or worse — is how well new mothers comprehend their maternal health coverage. In Sage Growth Partners' most recent survey, 56% of these women said they didn't fully understand their care plans. More than a third may not understand their risks because the communication they received was not always in their preferred language or reflective of their unique culture (i.e., culturally relevant).

Their health plans aren't surprised: 58% believe that their members understand their maternity and postpartum coverage only *somewhat well*.

At one of the most critical moments for health plan members, *somewhat's* got to give. The next generation of healthy moms and babies depends on it.

Table of Contents

Executive Summary	2
Key Findings	4
Somewhat Clear: New Mothers Don't Understand Their Coverage	5
Somewhat Informed: Communication, Cultural Resources, and Confidence Lag at Every Stage	6
Somewhat Aligned: The Patient-Payer Chasm Over Coverage, Communication, and Care	8
Solutions for Somewhat: How Care Management and Digital Tools Can Improve Engagement and Outcomes	10
Moving Beyond Somewhat: How Health Plans Can Use Scorecards to Improve Maternal Health	14
What the Research Tells Us	15
Survey Methodology	16

Executive Summary



56%

of new mothers don't fully understand their care plans



36%

did not always receive communication that was in their preferred language or that reflected their culture

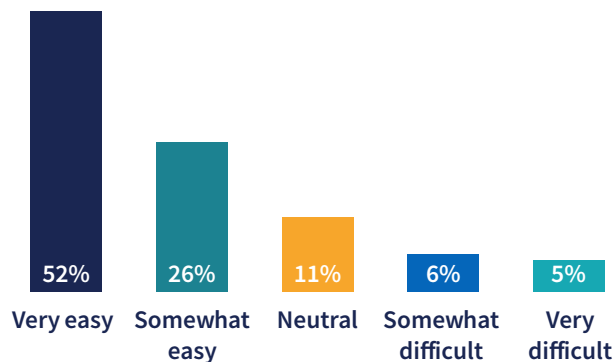
In our latest survey, confusion over health plan costs and coverage was a bigger barrier to finding care than finding a provider among those who struggled. Given chronic provider shortages in the U.S., this is startling. It's also another example of the coverage without care realities that plague our healthcare system: those who ration, delay, or avoid care because they can't afford it, even with insurance.

When a significant percentage of women can't fully understand their coverage or don't always receive culturally relevant resources from their health plans, they are left navigating a system that wasn't designed with their unique needs in mind. They can't advocate for themselves, make informed decisions, or access the right care at the right time.

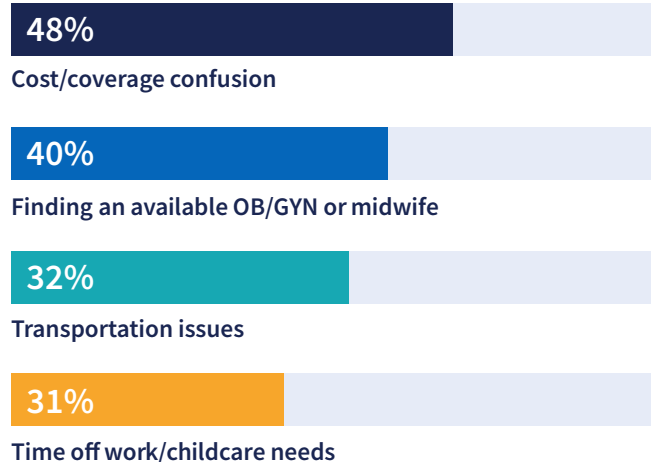
Too many new mothers said that they received no health plan resources at all, in general and after discharge. The result: 41% of mothers said they felt less than fully confident taking their babies home from the hospital.

Could there be a worse time for a disconnect? The question should be eye-opening for health plan and policy leaders alike.

How easy was it to find prenatal care?



What were the biggest barriers?



If "Neutral," "Somewhat difficult," or "Very difficult" indicated



It was an overwhelming process that no one really sat down to explain. We had to research and consult with other families to find the information.

— Health plan member

Communication quantity doesn't equate to quality. While 53% of members received text messages from their health plans, only 28% found them to be the most helpful resource. Member experience plummeted, too. While nearly half of the women we surveyed said their prenatal care was excellent, far fewer said the same of their postpartum care (37%) and of their care and communication post-NICU discharge (29%).

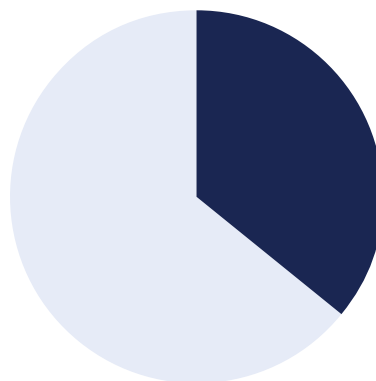
A resource that doesn't help a woman feel confident and cared for is no resource at all. Payers agree their members are confused but have different ideas about the cause and severity. Both sides acknowledge the disconnect, but problems persist. They are amplified by inconsistencies between health plan intent and actual investment and solutions that are reactive versus upstream. Care management supported by digital resources and partners can bridge the gap and improve member experience and outcomes.

Key Findings



56%

of new mothers report at least some level of confusion about their health plans and risks during pregnancy



36%

did not always receive communication that was in their preferred language or that reflected their culture



41%

of new moms felt less than fully confident taking their babies home from the hospital — even with the resources their health plans provided — and their quality-of-care ratings dropped as their maternal health journey progressed



68%

of health plan leaders rank member engagement and navigation as their **top maternal/NICU priority** over the next two years, and 50% identify poor engagement as their top challenge



42%

identify member engagement as a **leading priority overall**, placing it far behind such priorities as member outcomes and quality performance

Somewhat Clear: New Mothers Don't Understand Their Coverage

38%

of health plan members are most confused about the duration of their maternal and postpartum coverage.

What's covered, for how long, and what it costs. The very fundamentals of their health plans were what women understood the least once they learned they were pregnant. In our survey, the cost of care and the complexity of coverage were not only what these members found hardest to understand, but also the reason they felt most anxious and confused.

This is likely because nearly 69% of survey respondents were covered by Medicaid, and that program is undergoing a sea change. Medicaid has traditionally provided pregnancy-related care without cost-sharing. Many mothers, however, don't realize that non-pregnancy services can still carry costs and that aspects of their coverage may abruptly end after birth — an even greater risk due to federal policy shifts like redeterminations.

Top 5 Hardest Parts of Coverage to Understand

38%

How long postpartum coverage lasted

37%

What services were covered

30%

Copays/deductibles

29%

Which hospitals/providers were in network

21%

Pre-admission approval from your health insurance

Why Was it Hard?

Cost, copay & deductible confusion: 35

Lack of information/not explained: 32

General confusion/lack of understanding: 30

Provider network & acceptance issues: 27

No difficulty/NA: 27

Unclear/confusing communication & language: 19

Scope & duration of coverage unclear: 16

Prenatal/maternity/labor coverage uncertainty: 15

Postpartum coverage duration & scope: 14

Unrelated/unclear response: 11

Information access & format issues: 11

- First-time experience/lack of experience: 10
- Conflicting or inconsistent information: 5
- Access & administrative barriers: 4
- Unexpected costs or coverage gaps: 1

Somewhat Informed: Communication, Cultural Resources, and Confidence Lag at Every Stage

There was another leading *Why* for member confusion: communication. New mothers found information from their health plans to be unclear, unhelpful, or lacking altogether. This deeply affected these members at every stage, from early pregnancy to postpartum care.

8%

of members reported that they received no communication or educational resources at all from their health plan or hospital or were unsure

12%

stated that they didn't receive help after they were discharged from the hospital

36%

said they did not always receive culturally relevant resources

41%

of new moms felt less than fully confident taking their babies home from the hospital.

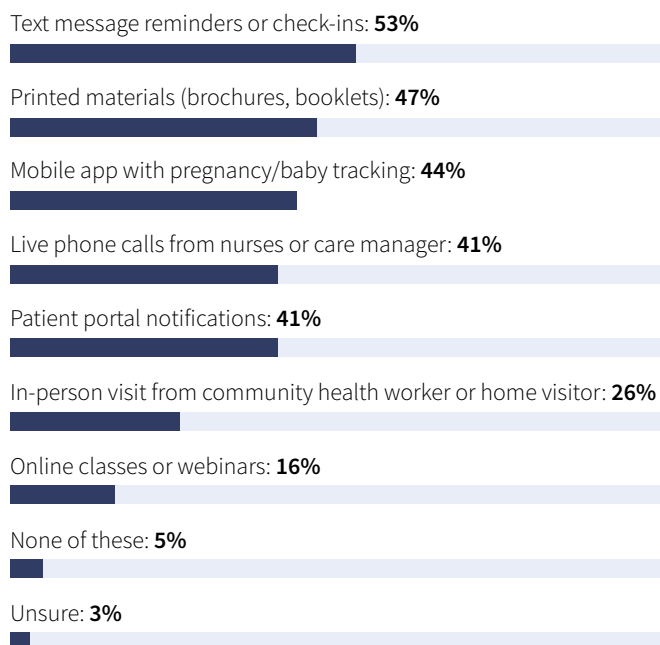
“

I think the biggest thing for me is how overwhelmed and alone I felt when I got back from the hospital.

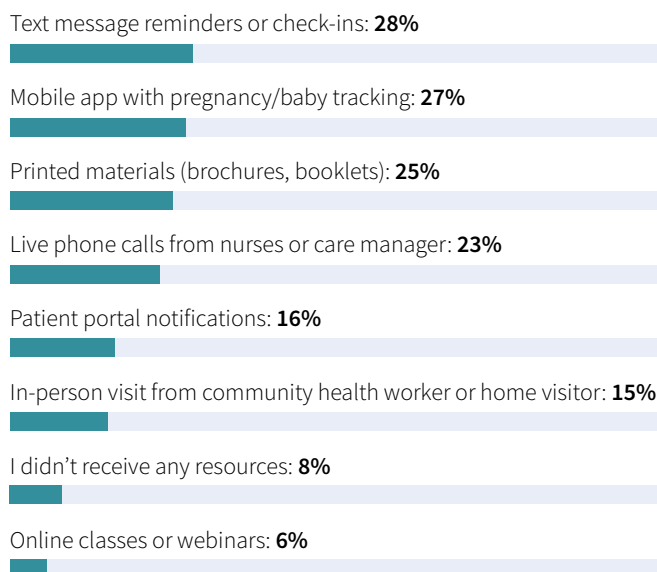
— Health plan member

Sending members more materials does not consistently result in those women becoming more informed. Members most often received text messages, printed materials, and pregnancy apps from their health plans. In fact, 53% received text messages the most, but only 28% ranked texts as the most helpful resource. This double-digit drop-off continued across nearly all communication methods.

Resources Received



Resources Found Most Helpful



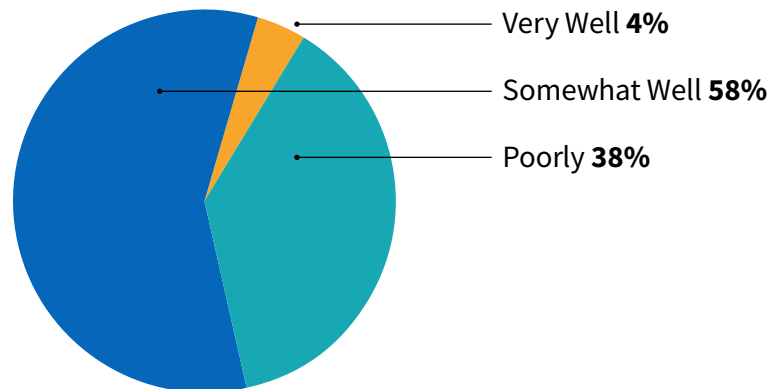
I feel like people are very focused on those first couple weeks and forget that motherhood is hard and continues to be hard and a mental health challenge as the weeks go on.

— Health plan member

Somewhat Aligned: The Patient–Payer Chasm Over Coverage, Communication, and Care

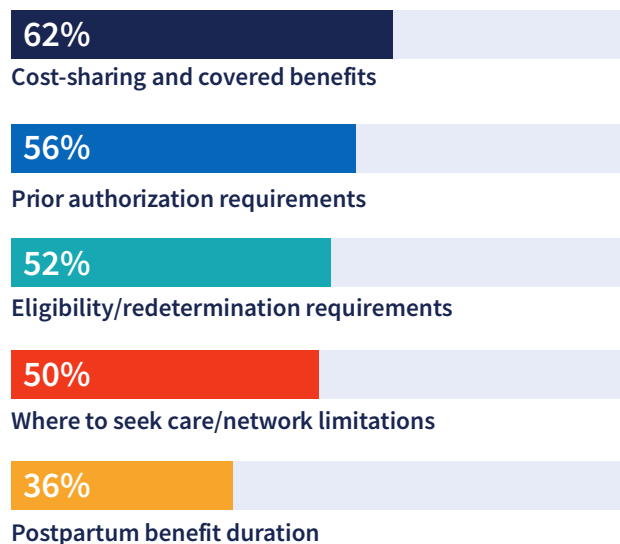
Payers admit there are challenges. Nearly all health plan leaders believe that members have a less-than-ideal understanding of their maternity and postpartum coverage. And yet, differing views on the cause and solution could be making matters worse.

How Well Health Plans Believe Members Understand Their Maternity and Postpartum Coverage

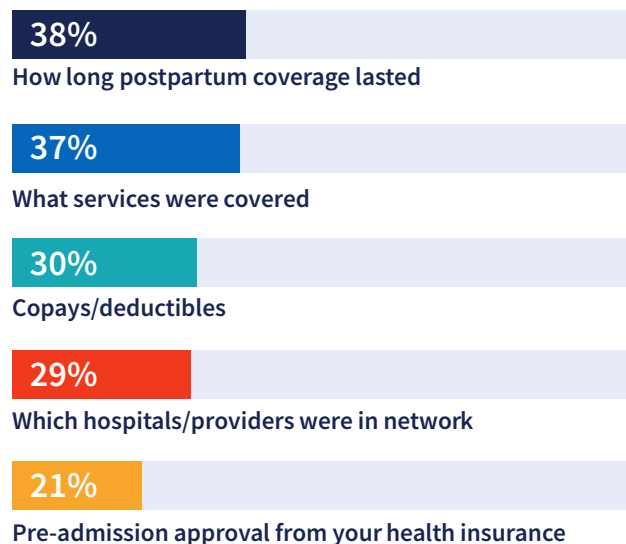


There is some alignment. Payers also believe that members are most confused about the services covered, but there is a difference in degree. For members, this reason ranks first, for health plans fifth.

Health Plans: Which aspects of coverage are most misunderstood?



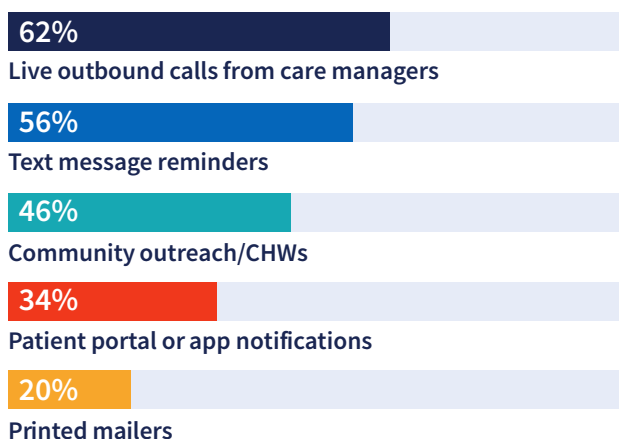
Members: What parts of coverage are hardest to understand?



Health Plans Believe Their Resources Are More Helpful Than Members Do

It remains true that health plans invest a significant amount of money and effort to expand their benefits and reach their members. Nearly 85% of new mothers reported receiving health plan support at least once post-discharge, and 51% were offered multiple follow-ups. However, in every case, health plans believe the resources they provide are more helpful than their members do. One example: While 46% of health plan leaders believed their community health partners provided effective communication, only 9% of members ranked it as helpful.

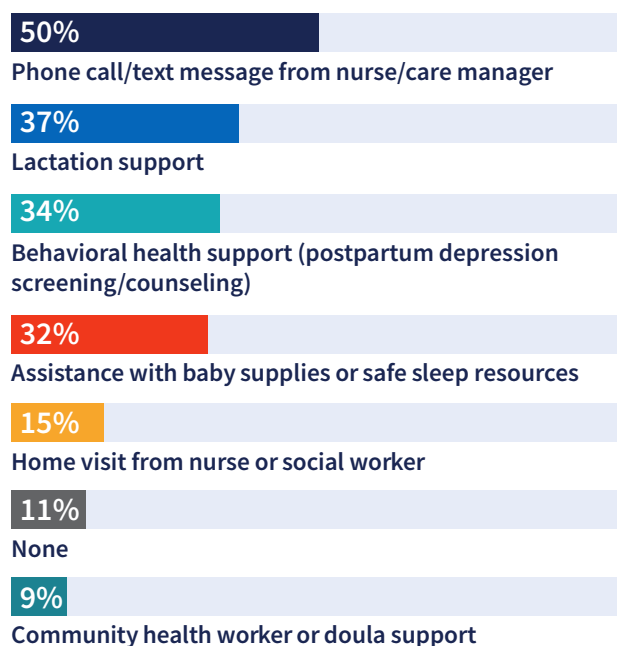
Health Plans: What are the most effective communication channels for this population?



Members, Early Pregnancy: Which of these were most helpful in preparing you/the mother for birth and caring for the baby?



Members, Late Pregnancy: Which types of support were most helpful after discharge?



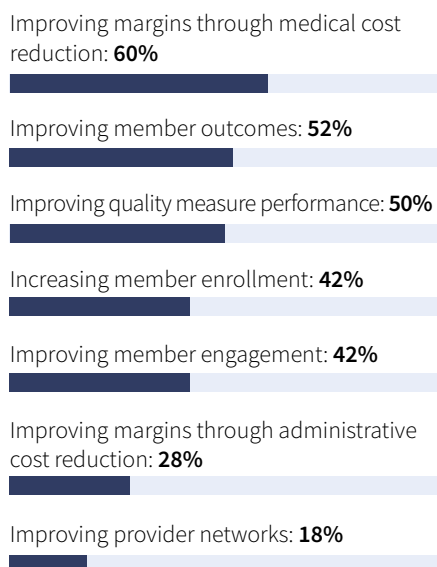
When the right resources were delivered at the right time, however, they helped to close the gap. Whereas only 23% of members found live phone calls from nurses or care managers most helpful when preparing for birth and caring for their babies, that number increased to 50% when members were asked about post-discharge support.

Another interesting callout? Emails. It's often said that providers don't read them. New mothers don't either. Neither members nor health plan leaders ranked emails as helpful, if they mentioned them at all.

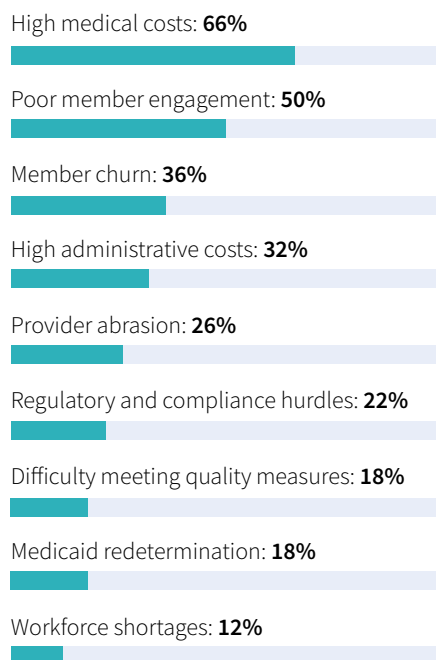
Solutions for Somewhat: How Care Management and Digital Tools Can Improve Engagement and Outcomes

Identifying pregnant members early and keeping them engaged can be difficult. When engagement drops, families may miss essential care and lose critical support during events like a NICU stay. Health plan leaders rank poor member engagement as their greatest challenge overall and improving it as their top maternal/NICU priority.

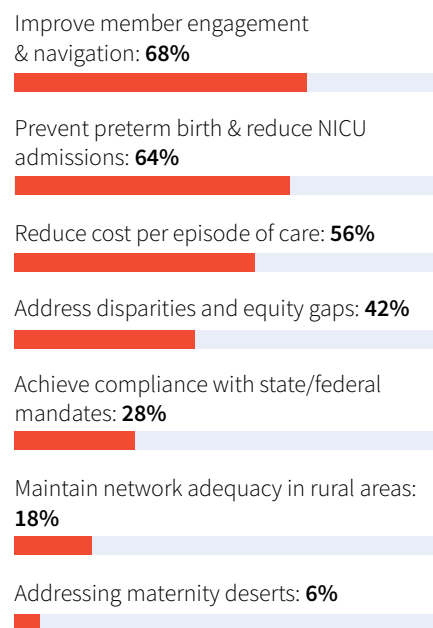
Top Strategic Priorities



Top Challenges



Top Priorities for Maternal/NICU Strategy in Next 24 Months



When asked how they would allot 100 points across maternal and NICU care initiatives, member education and engagement programs ranked sixth. And as an overall strategy, increasing member engagement is ranked fifth.

These findings suggest that member engagement is more of a maternal health/NICU service line priority than an organizational priority.

Health Plan Leaders Favor Comprehensive, Proactive Investment

While there is inconsistency between intention, resources, and execution, there is a saving grace: care management. If money were no object, health plan leaders would invest in high-touch perinatal care management and coordination, including comprehensive maternal health support and education. They would tell their peers to do so now to prioritize upstream, proactive programs versus reactive, siloed spend.

“Stop treating these areas as separate silos. A day saved in NICU is won in a 3rd trimester of pregnancy.”

“Early intervention is the key to prevent maternal and infant mortality. Being more upstream is difficult but NICU care and the lives that it can save will improve quality and cost.”

“I would have a single program that combines high-touch clinical-care, behavioral health, and social support, starting at preconception/early pregnancy and continuing through 12 months postpartum.”

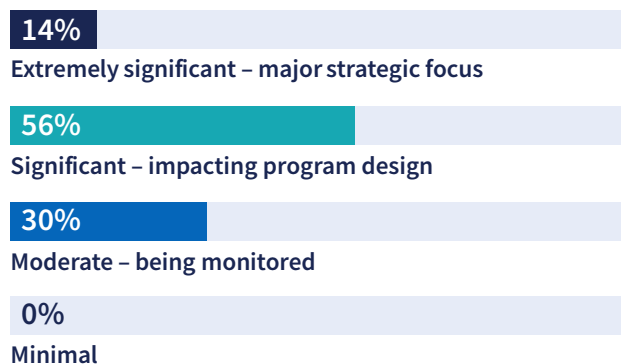
“Investing is a business imperative. Health plans that avoid it will see increased claims, high readmits, member dissatisfaction, and quality pressures.”

Controlling Costs with Maternal Health Care Management

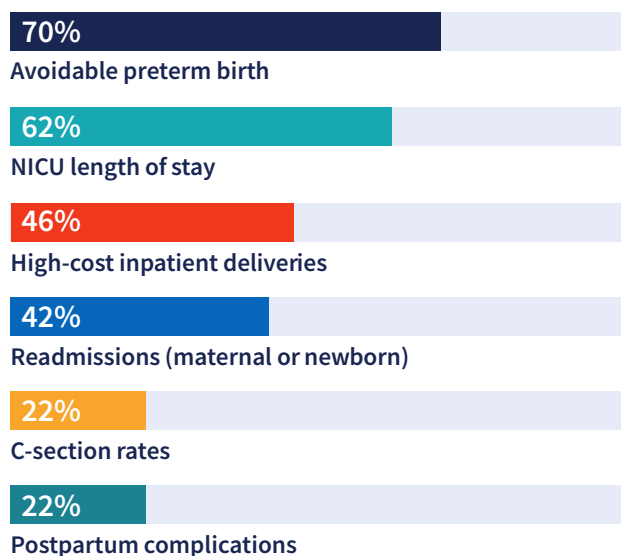
Unfortunately, money is an object. In our survey, 100% of health plans reported at least moderate financial pressures on their maternal/NICU care programs.

Care managers are expected to have a significant role in cost containment. In fact, improved care management and community outreach are the top strategies listed by health plan leaders to achieve better maternal and infant outcomes, including fewer preterm births and shorter NICU stays.

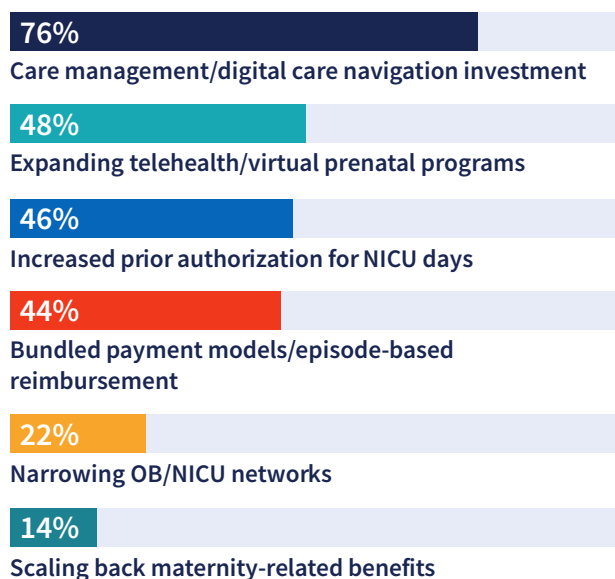
Financial pressures on maternal/NICU programs today



Cost levers most critical to manage in the next 12–24 months



Cost-containment actions are under consideration



“

It is getting more expensive. Close case management and oversight of costs are necessary.

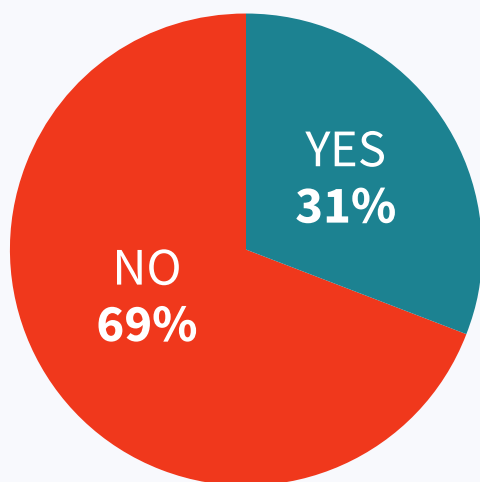
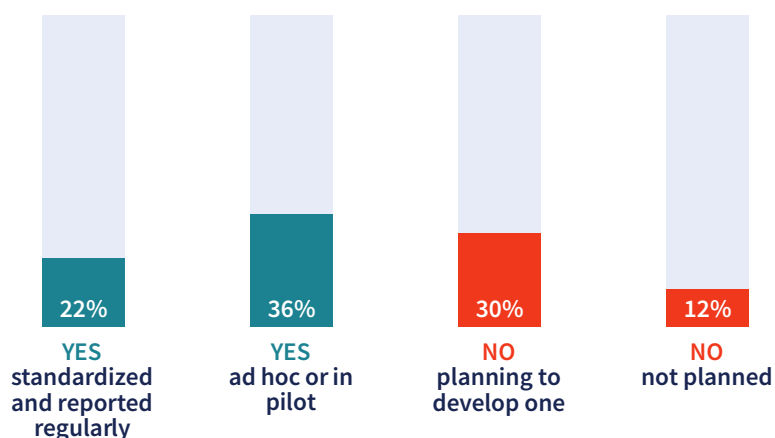
— Health plan leader

The Importance of Digital Resources and Partners for Care Management

Investing in digital resources is a leading payer strategy for case management and care navigation. These resources include digital scorecards/Key Performance Indicators (KPIs) to target high-risk members and to identify gaps in member engagement and utilization.

When we asked health plan leaders what single strategy they would prioritize to achieve better maternal/infant outcomes with fewer dollars, their answers included care management supported by digital partners. About 60% of health plans use a formal maternal/perinatal scorecard today, but only about a third of those use external digital solutions for it.

Use of a Formal Maternal/Perinatal Scorecard or KPI Set Today



Would you use tools that are digital-only instead of being part of a more comprehensive solution?

Moving Beyond Somewhat: How Health Plans Can Use Scorecards to Improve Maternal Health

Scorecards can play a vital role in improving maternal health quality. Our survey found that as the mother's journey progressed, quality regressed. While nearly 80% reported good-to-excellent prenatal care, only 71% gave the same rating to their postpartum care and only 45% for their post-NICU discharge care.

These findings emphasize the importance of the “fourth trimester”: the three months after delivery, which have a tremendous impact on long-term health outcomes for mothers and babies. Drawing on post-pandemic lessons learned, most states have now adopted 12-month post-partum coverage.

Top Ways Health Plans Use Scorecards to Inform Improvements

	RANK 1	RANK 2	RANK 3	RANK 4	RANK 5
Target interventions to higher risk members	14%	12%	8%	4%	4%
Identify gaps in member engagement or utilization	18%	14%	2%	0%	4%
Support quality improvement and accreditation initiatives	2%	0%	4%	18%	8%
Adjust care management workflows and outreach	4%	4%	12%	4%	2%
Measure ROI and support renewal or expansion decisions	4%	2%	14%	4%	2%
Benchmark performance against baselines and peers	2%	6%	2%	0%	14%
Guide vendor optimization or complementary partnerships	0%	0%	4%	12%	6%
Adjust provider network strategy or referral pathways	4%	6%	0%	4%	4%
Inform longer-term maternal and family health strategy	0%	6%	10%	2%	0%

What the Research Tells Us

54%

of new mothers wished there was something different about the care, connection and support they received during their maternity care journey. Nearly one-third want better communication specifically.

Member engagement is not a “nice to have.” Neither are resources in a person’s native language, particularly when that person is a new mother. If these health plan members only *somewhat* understand their coverage — and that confusion is a barrier to care — then *somewhat’s* got to give.

Members have a little advice for their health plans. They want education and information. They want transparency and clarity. They want to advocate for themselves and feel empowered.

There can be only one conclusion: Mothers need continuity, coordination, and human connection. Health plans must manage cost, quality, and experience. Member engagement in the form of care management — supported by digital resources and the right digital partners — is where they meet.

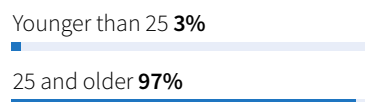
Both patients and payers face headwinds, though their interests are often distinct and misaligned. A powerful member engagement engine can help align their interests so they can face these challenges together. This includes health equity, the focus of the next and final report in our maternal health series.

Survey Methodology

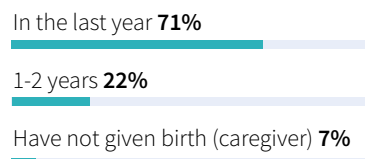
In Q1 2026, Sage Growth Partners independently surveyed consumers and payer leaders on the topic of Maternal and NICU care. Consumer respondents included 300 recently pregnant women as well as their caregivers. Health plan respondents included 50 leaders at the Director-level and above, including C-suite executives with a range of responsibilities related to Maternal and NICU care, including Care Management, Case Management, and Population Health & Quality. The health plan respondents were representative of the market. Approximately 75% of these organizations were either National or Regional plans with more than 250K covered lives and offering multiple lines of business.

Survey Demographics

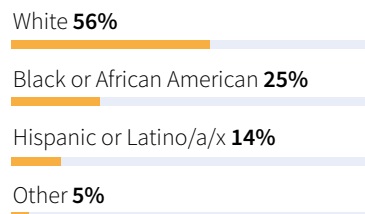
Consumer Age



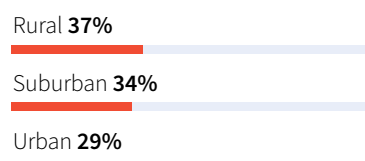
How Recently Given Birth



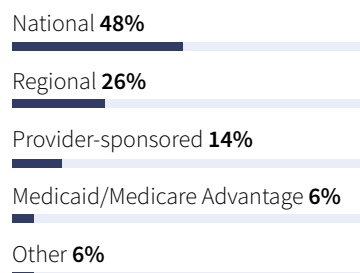
Race/Ethnicity



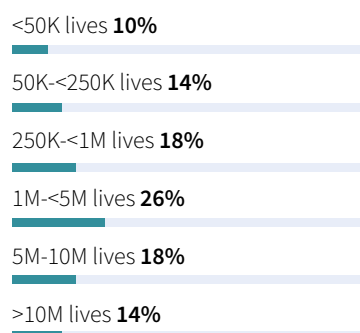
Place of Residence



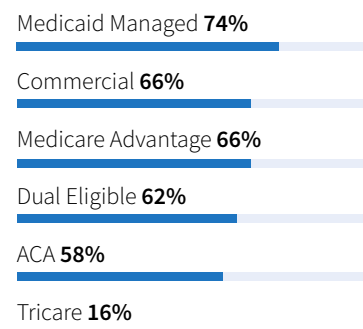
Type of Health Plan



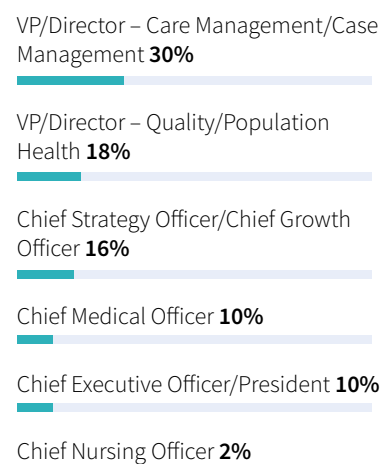
Total Lives Covered



Types of Plans Offered



Title





About Sage Growth Partners

Sage Growth Partners is a healthcare growth strategy and marketing firm with deep expertise in market research, go-to market strategy, and marketing communications. Founded in 2005, the company's extensive domain experience ensures that healthcare organizations thrive amid the complexities of a rapidly changing marketplace. Sage serves clients across the full healthcare spectrum, including GE Healthcare, Press Ganey, LexisNexis, ProgenyHealth, HMR Veterans Services, Eagle Telemedicine, Philips Healthcare, Cecelia Health and Xealth. For more information, visit sage-growth.com.

sage