

**Appendix Table A1. Estimated Regression Coefficients (Upper, lower 95% confidence interval limits) in the Equations for Insurance Coverage Before Pregnancy and Whether the Woman Began Prenatal Care in Her First Trimester**

	Health Insurance Coverage before Pregnancy		First-trimester Prenatal Care Initiation			
	Medicaid	Private Insurance	Ordinary Least Squares	Two-Stage Least Squares	Single Equation Logistic Model	Two-Equation Model with Terza Adjustment
Insurance status before pregnancy (Uninsured omitted)						
Medicaid coverage	---	---	0.102*** (0.070, 0.135)	---	0.541*** (0.383, 0.699)	0.836* (-0.071, 1.744)
Predicted Medicaid coverage	---	---	---	0.276 (-0.463, 1.015)	---	---
Predicted residuals, Medicaid coverage equation	---	---	---	---	---	-0.317 (-1.240, 0.607)
Private insurance coverage	---	---	0.129*** (0.107, 0.152)	---	0.739*** (0.616, 0.862)	-0.484 (-1.522, 0.554)
Predicted private insurance coverage	---	---	---	0.149 (-0.433, 0.731)	---	---
Predicted residuals, Private insurance coverage equation	---	---	---	---	---	1.222** (0.181, 2.263)
Medicaid eligibility category (Expansion-related eligible omitted)						
Welfare-related eligible	0.806*** (0.418, 1.194)	0.052 (-0.392, 0.496)	-0.016 (-0.085, 0.053)	-0.066 (-0.282, 0.150)	0.043 (-0.275, 0.361)	-0.134 (-0.514, 0.245)
Not eligible	-0.705*** (-1.181, -0.230)	1.421*** (1.200, 1.642)	0.050*** (0.019, 0.080)	0.058 (-0.088, 0.205)	0.400*** (0.181, 0.619)	0.758*** (0.422, 1.094)
Post-welfare reform (Pre-welfare reform omitted)	0.460 (-0.150, 1.070)	-0.078 (-0.378, 0.222)	0.051** (0.012, 0.090)	0.053** (0.010, 0.097)	0.301** (0.063, 0.540)	0.355*** (0.116, 0.594)
Interaction terms (Post-welfare reform × expansion eligible omitted)						
Post-welfare reform × Welfare-related eligible	-0.998*** (-1.610, -0.385)	-0.048 (-0.569, 0.473)	-0.005 (-0.083, 0.074)	0.020 (-0.108, 0.148)	-0.022 (-0.380, 0.335)	0.043 (-0.330, 0.417)

	Health Insurance Coverage before Pregnancy		First-trimester Prenatal Care Initiation			
	Medicaid	Private Insurance	Ordinary Least Squares	Two-Stage Least Squares	Single Equation Logistic Model	Two-Equation Model with Terza Adjustment
Post-welfare reform × Not eligible	-0.391 (-0.931, 0.148)	0.112 (-0.141, 0.365)	-0.033** (-0.065, -0.000)	-0.039** (-0.077, -0.002)	-0.207* (-0.445, 0.031)	-0.248** (-0.487, -0.009)
Mother's age (25 to 34 years omitted)						
Under 17 years	1.534*** (1.164, 1.905)	0.932*** (0.606, 1.258)	-0.163*** (-0.222, -0.104)	-0.190*** (-0.325, -0.056)	-0.755*** (-1.032, -0.477)	-0.691*** (-1.027, -0.355)
17 to 24 years	0.215** (0.032, 0.398)	-0.361*** (-0.493, -0.229)	-0.024** (0.044, -0.003)	-0.028 (-0.072, 0.016)	-0.173*** (-0.299, -0.046)	-0.274*** (-0.416, -0.131)
35 or more years	-0.505*** (-0.865, -0.145)	0.077 (-0.109, 0.264)	-0.013 (-0.034, 0.008)	-0.011 (-0.038, 0.016)	-0.127 (-0.300, 0.047)	-0.090 (-0.266, 0.086)
Mother's race (Non-Hispanic white omitted)						
Non-Hispanic black	0.925*** (0.701, 1.148)	0.277*** (0.114, 0.440)	-0.052*** (-0.077, -0.027)	-0.066** (-0.131, -0.001)	-0.335*** (-0.480, -0.191)	-0.351*** (-0.517, -0.185)
Hispanic	-0.207 (-0.480, 0.066)	-0.887*** (-1.072, -0.703)	-0.028* (-0.056, 0.001)	-0.023 (-0.105, 0.058)	-0.225*** (-0.393, -0.058)	-0.394*** (-0.613, -0.175)
Asian or Pacific Islander	-0.087 (-0.612, 0.439)	-0.348** (-0.680, -0.016)	-0.125*** (-0.173, -0.076)	-0.122*** (-0.176, -0.069)	-0.868*** (-1.147, -0.589)	-0.924*** (-1.207, -0.641)
Native American or Alaska native	0.005 (-0.343, 0.353)	-0.492*** (-0.745, -0.239)	-0.015 (-0.059, 0.030)	-0.015 (-0.081, 0.051)	-0.072 (-0.310, 0.166)	-0.179 (-0.432, 0.075)
Other or unknown	-0.326 (-1.500, 0.847)	-0.102 (-0.715, 0.510)	-0.047 (-0.130, 0.036)	-0.033 (-0.115, 0.048)	-0.390 (-0.937, 0.157)	-0.368 (-0.916, 0.181)
Mother's education (Some college omitted)						
Less than high school	0.528*** (0.271, 0.785)	-0.848*** (-1.034, -0.662)	-0.100*** (-0.130, -0.070)	-0.110** (-0.216, -0.004)	-0.546*** (-0.714, -0.379)	-0.783*** (-1.012, -0.554)
High school graduate only	0.279** (0.045, 0.513)	-0.371*** (-0.510, -0.233)	-0.029*** (-0.047, -0.010)	-0.031 (-0.071, 0.009)	-0.239*** (-0.375, -0.103)	-0.335*** (-0.485, -0.185)
Unknown	0.251 (-0.219, 0.721)	-0.248* (-0.535, 0.040)	-0.010 (-0.059, 0.038)	-0.007 (-0.057, 0.044)	-0.166 (-0.466, 0.134)	-0.213 (-0.513, 0.087)
Mother was married (Mother not married omitted)	-0.338*** (-0.576, -0.101)	0.561*** (0.406, 0.715)	0.035*** (0.010, 0.061)	0.037 (-0.029, 0.103)	0.244*** (0.101, 0.386)	0.387*** (0.212, 0.562)
State						

	Health Insurance Coverage before Pregnancy		First-trimester Prenatal Care Initiation			
	Medicaid	Private Insurance	Ordinary Least Squares	Two-Stage Least Squares	Single Equation Logistic Model	Two-Equation Model with Terza Adjustment
(Alaska omitted)						
Florida	-0.549*** (-0.954, -0.144)	0.315** (0.032, 0.597)	0.034** (0.007, 0.062)	0.039** (0.004, 0.073)	0.260*** (0.080, 0.441)	0.312*** (0.130, 0.495)
Maine	0.279 (-0.268, 0.826)	0.317* (-0.058, 0.691)	0.043*** (0.018, 0.069)	0.040* (-0.006, 0.085)	0.314*** (0.137, 0.491)	0.364*** (0.171, 0.556)
New York	0.033 (-0.352, 0.418)	0.729*** (0.469, 0.990)	0.049*** (0.021, 0.077)	0.049* (-0.006, 0.104)	0.369*** (0.170, 0.569)	0.482*** (0.264, 0.700)
Oklahoma	-1.131*** (-1.851, -0.411)	-0.302 (-0.787, 0.183)	-0.008 (-0.035, 0.018)	0.003 (-0.053, 0.060)	-0.021 (-0.184, 0.142)	-0.026 (-0.207, 0.155)
South Carolina	-1.177* (-2.524, 0.169)	0.218 (-0.691, 1.126)	0.072*** (0.043, 0.100)	0.084*** (0.026, 0.143)	0.505*** (0.315, 0.695)	0.592*** (0.387, 0.797)
Washington	-0.004 (-0.426, 0.419)	0.599*** (0.312, 0.885)	0.035** (0.009, 0.062)	0.035 (-0.028, 0.098)	0.247*** (0.072, 0.423)	0.393*** (0.186, 0.600)
West Virginia	-0.223 (-0.714, 0.268)	-0.243 (-0.569, 0.083)	0.045*** (0.017, 0.074)	0.046** (0.011, 0.080)	0.294*** (0.112, 0.476)	0.242** (0.057, 0.427)
Urban/rural classification of county of residence (Fringe county of large metropolitan area omitted)						
Central city of large metro area	1.025 (-0.897, 2.948)	-1.274 (-3.262, 0.714)	0.045* (-0.003, 0.093)	0.044 (-0.017, 0.105)	0.302* (-0.014, 0.618)	0.173 (-0.159, 0.504)
Other metropolitan area	0.887 (-1.072, 2.846)	-1.443 (-3.449, 0.564)	0.045* (-0.006, 0.095)	0.046 (-0.033, 0.125)	0.293* (-0.037, 0.622)	0.104 (-0.257, 0.465)
Nonmetropolitan area	1.270 (-0.809, 3.348)	-1.830* (-3.902, 0.243)	0.060* (-0.007, 0.127)	0.058 (-0.030, 0.147)	0.385* (-0.058, 0.827)	0.200 (-0.263, 0.665)
County unemployment rate	0.191 (-0.279, 0.661)	-0.190 (-0.687, 0.305)	---	---	---	---
County unemployment rate × central city of large metro area	-0.162 (-0.633, 0.309)	0.205 (-0.291, 0.702)	---	---	---	---
County unemployment rate × other metropolitan area	-0.173 (-0.645, 0.298)	0.176 (-0.321, 0.673)	---	---	---	---
County unemployment rate × nonmetropolitan area	-0.226 (-0.702, 0.250)	0.232 (-0.267, 0.732)	---	---	---	---
Month time trend	-0.008	0.001	-0.001	-0.001	-0.005	-0.006*

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	Medicaid	Private Insurance	Ordinary Least Squares	Two-Stage Least Squares	Single Equation Logistic Model	Two-Equation Model with Terza Adjustment
Mother was multiparous (Mother was primiparous omitted)	(-0.020, 0.004) 1.210***	(-0.007, 0.009) -0.025	(-0.002, 0.000) -0.029***	(-0.002, 0.000) -0.038*	(-0.012, 0.001) -0.245***	(-0.013, 0.001) -0.310***
Father's education (Some college omitted)	(1.011, 1.408)	(-0.147, 0.097)	(-0.044, -0.013)	(-0.079, 0.003)	(-0.362, -0.127)	(-0.447, -0.174)
Less than high school	0.040 (-0.280, 0.360)	-0.880*** (-1.092, -0.669)	-0.012 (-0.045, 0.021)	-0.014 (-0.103, 0.075)	-0.109 (-0.305, 0.086)	-0.305** (-0.549, -0.062)
High school graduate	-0.107 (-0.400, 0.185)	-0.495*** (-0.646, -0.343)	0.010 (-0.009, 0.028)	0.012 (-0.027, 0.052)	0.019 (-0.131, 0.169)	-0.065 (-0.230, 0.100)
Unknown	0.336** (0.016, 0.655)	-0.590*** (-0.789, -0.391)	-0.050*** (-0.080, -0.019)	-0.055 (-0.125, 0.016)	-0.247*** (-0.428, -0.065)	-0.408*** (-0.618, -0.199)
State has cash diversion policy	0.151 (-0.145, 0.446)	0.076 (-0.126, 0.279)	---	---	---	---
Ratio of minimum wage to the maximum income level for Medicaid eligibility in state	0.005 (-0.528, 0.537)	-0.064 (-0.428, 0.299)	---	---	---	---
Percent uninsured men in the state	0.006 (-0.025, 0.036)	-0.027** (-0.050, -0.005)	---	---	---	---
Household growth in county of residence	-0.185*** (-0.278, -0.091)	-0.040 (-0.110, 0.029)	---	---	---	---
Intendedness of pregnancy (Wanted then omitted)						
Wanted sooner	-0.180 (-0.458, 0.097)	0.167** (0.011, 0.323)	0.015* (-0.002, 0.032)	0.015 (-0.006, 0.036)	0.152* (-0.017, 0.321)	0.190** (0.019, 0.361)
Wanted later	-0.051 (-0.247, 0.146)	-0.225*** (-0.361, -0.089)	-0.076*** (-0.095, -0.057)	-0.075*** (-0.101, -0.049)	-0.540*** (-0.668, -0.413)	-0.579*** (-0.712, -0.445)
Did not want	-0.053 (-0.306, 0.200)	-0.246** (-0.445, -0.048)	-0.166*** (-0.198, -0.134)	-0.165*** (-0.204, -0.126)	-0.941*** (-1.107, -0.775)	-0.989*** (-1.160, -0.818)
Don't know or missing	-0.182 (-0.462, 0.099)	-0.331*** (-0.559, -0.103)	-0.101*** (-0.136, -0.066)	-0.099*** (-0.142, -0.056)	-0.677*** (-0.872, -0.483)	-0.726*** (-0.926, -0.525)
Mother smoked 3 months before pregnancy (Nonsmoker omitted)						
Smoked 1 to 20 cigarettes a	0.018	-0.266***	0.008	0.008	0.020	-0.032

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	Medicaid	Private Insurance	Ordinary Least Squares	Two-Stage Least Squares	Single Equation Logistic Model	Two-Equation Model with Terza Adjustment
day	(-0.162, 0.197)	(-0.398, -0.133)	(-0.010, 0.027)	(-0.019, 0.036)	(-0.103, 0.143)	(-0.160, 0.097)
Smoked 21 or more cigarettes a day	0.385** (0.041, 0.729)	-0.617*** (-0.910, -0.324)	-0.005 (-0.053, 0.043)	-0.017 (-0.095, 0.061)	-0.058 (-0.315, 0.199)	-0.211 (-0.484, 0.062)
Mother drank 3 months before pregnancy (Nondrinker omitted)						
1 to 3 drinks a week or unknown amount	-0.185** (-0.359, -0.012)	0.193*** (0.074, 0.312)	0.026*** (0.011, 0.042)	0.028** (0.006, 0.050)	0.216*** (0.104, 0.327)	0.263*** (0.146, 0.379)
4 or more drinks a week	-0.343** (-0.662, -0.024)	0.084 (-0.145, 0.312)	-0.002 (-0.034, 0.029)	0.001 (-0.034, 0.035)	-0.006 (-0.221, 0.208)	0.024 (-0.192, 0.239)
Number of major life stresses faced by mother (None omitted)						
1 to 2 stressors	0.044 (-0.190, 0.278)	-0.170** (-0.313, -0.027)	-0.005 (-0.021, 0.012)	-0.005 (-0.024, 0.013)	-0.068 (-0.207, 0.071)	-0.094 (-0.234, 0.046)
3 to 5 stressors	-0.095 (-0.332, 0.143)	-0.448*** (-0.605, -0.291)	-0.030*** (-0.051, -0.009)	-0.028 (-0.067, 0.012)	-0.244*** (-0.392, -0.095)	-0.318*** (-0.481, -0.155)
6 to 13 stressors	0.052 (-0.224, 0.328)	-0.697*** (-0.924, -0.470)	-0.034* (-0.069, 0.001)	-0.035 (-0.108, 0.039)	-0.239** (-0.432, -0.045)	-0.388*** (-0.609, -0.166)
Mother has no major medical risk factors (Mother has at least one major medical risk factor omitted)	-0.228*** (-0.383, -0.074)	-0.053 (-0.163, 0.057)	-0.021*** (-0.036, -0.007)	-0.019** (-0.037, -0.001)	-0.141*** (-0.244, -0.038)	-0.136** (-0.240, -0.033)
Number of obstetricians and gynecologists per child-bearing woman in the county of residence	-0.014 (-0.034, 0.005)	0.010 (-0.002, 0.023)	0.000 (-0.001, 0.002)	0.000 (-0.001, 0.002)	0.005 (-0.007, 0.016)	0.007 (-0.004, 0.019)
Constant	-2.746*** (-4.977, -0.514)	3.018*** (0.855, 5.182)	0.689*** (0.619, 0.758)	0.659*** (0.265, 1.053)	0.974*** (0.520, 1.428)	1.788*** (0.935, 2.640)
Number of Observations	38,940		38,174	38,943	38,174	38,174

SOURCE: Regression run on data from the Pregnancy Risk Assessment Monitoring system (PRAMS) for Alaska, Florida, Maine, New York, Oklahoma, South Carolina, Washington, and West Virginia for 1996 through 1999.

Notes: \*\*\* p < 0.01, \*\* p < 0.05, \*p < 0.10.