

Supplementary Online Content

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This supplementary material has been provided by the authors to give readers additional information about their work.

eMethods.

Regression Equations:

Difference-in-Differences Analysis

$$Outcome_{igt} = \beta_0 + \beta_1 Exposure_g + \beta_2 Post_t + \beta_3 Exposure_g * Post_t + \beta_4 UnemploymentRate_{gt} + \beta_x X_i + \Omega Month_t + \partial TimeTrend_t + \varepsilon_{igt}$$

(Equation 1)

where i indexed birth, g group, and t date. *Exposure* was an indicator for whether a birth was in the exposure group (maternal age 24-25 years) or the control group (maternal age 27-28 years). *Post* was an indicator for whether a birth occurred in the period after the implementation of the dependent coverage provision (January 2011 – December 2013). X_i was a vector of control variables (age, race, ethnicity, education, paternal age, marital status, first-live birth, and multiple delivery). *UnemploymentRate* was the age-month specific unemployment rate, from the U.S. Bureau of Labor Statistics. *Month* was the calendar month of delivery. *TimeTrend* was a linear variable measuring the number of months since the beginning of the study period (January 2009). β_3 was the difference-in-differences estimate of the relative change in the outcome from pre- to post-policy in the exposure group relative to the control group.

Difference-in-Differences Analysis with Marital Status Interaction

$$Outcome_{igt} = \beta_0 + \beta_1 Exposure_g + \beta_2 Post_t + \beta_3 Exposure_g * Post_t + \beta_4 Married_i + \beta_5 Post_t * Married_i + \beta_6 Exposure_g * Married_i + \beta_7 Exposure_g * Post_t * Married_i + \beta_8 UnemploymentRate_{gt} + \beta_x X_i + \Omega Month_t + \partial TimeTrend_t + \varepsilon_{igt}$$

(Equation 2)

Married was an indicator of whether a birth was to a married mother. The remaining variables were defined as in Equation 1. β_7 was the estimate of the difference in the difference-in-differences estimate between married and unmarried women (i.e. the relative difference in the

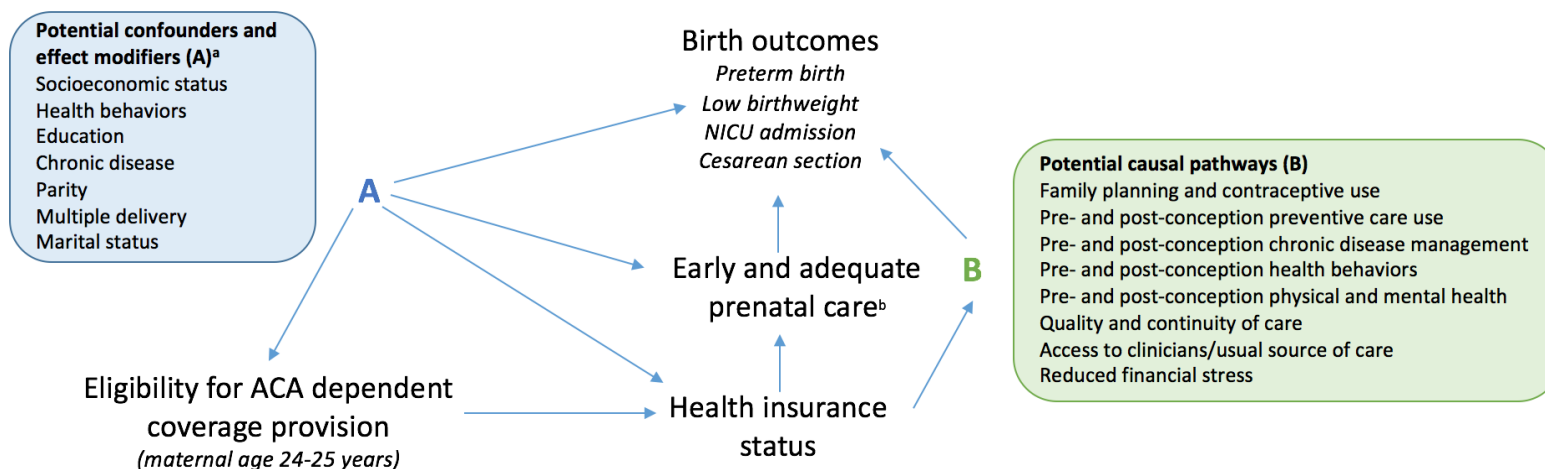
change in the outcome from pre- to post-policy in the exposure and treatment group between married and unmarried women).

Pre-Policy Trend Comparison for the Exposure Group and the Control Group:

$$\begin{aligned} Outcome_{igt} = \beta_0 + \beta_1 Time_t + \beta_2 Exposure_g * TimeTrend_t + \beta_3 UnemploymentRate_{gt} + \beta_x X_i + \Omega \\ Month_g + \epsilon_{igt} \end{aligned} \tag{Equation 3}$$

A key assumption in a difference-in-differences analysis is that the trends in the pre-policy period between the two comparison groups are similar. This analysis (presented in Appendix eTable 2) tested the trends prior to the implementation of the dependent coverage provision in the exposure group (24-25 year olds) and the control group (27-28 year olds). Using monthly data limited to the pre-policy period (January 2009 to December 2009), we modeled each outcome as a function of a monthly time trend and an interaction term for the monthly time trend and exposure group status. β_2 identified any diverging pre-policy trend in the exposure group compared to the control group.

eFigure 1. Directed acyclic graph



Notes: ^aIn a difference-in-differences design, variables are only confounders if they change differentially in the exposure group (ages 24-25) and control group (ages 27-28) over time. For example, education would be a confounder if education level is correlated with birth outcomes or prenatal care and education levels change differentially in the exposure and control group from the pre-policy to post-policy period. ^bEarly prenatal care is defined as having the first prenatal visit in the first trimester (0-3 months). Adequate prenatal care is defined by the Adequacy of Prenatal Care Utilization (APNCU) index.

eTable 1. Pre-Period Monthly Trend Differences Between the Exposure Group and Control Group for Different Exposure and Control Group Definitions

| Exposure Group Age Range Control Group Age Range | Broader Age Bands | | Narrower Age Bands (Selected Definition) | |
|---|-------------------|----------------|---|----------------|
| | 19-25 year olds | | 24-25 year olds | |
| | 27-29 year olds | | 27-28 year olds | |
| Outcome | Trend Difference | <i>P</i> value | Trend Difference | <i>P</i> value |
| Payment for Birth | | | | |
| Private | 0.05 | 0.02 | 0.002 | 0.94 |
| Medicaid | -0.03 | 0.23 | 0.01 | 0.66 |
| Self-Pay | -0.04 | <0.001 | -0.03 | 0.06 |
| Prenatal Care | | | | |
| Early Prenatal Care | 0.12 | <0.001 | 0.09 | 0.01 |
| Adequate Prenatal Care | 0.09 | <0.001 | 0.08 | 0.01 |
| Birth Outcomes | | | | |
| Cesarean Delivery | 0.01 | 0.73 | 0.05 | 0.14 |
| Preterm Birth | 0.03 | 0.08 | 0.02 | 0.43 |
| Low Birthweight | 0.01 | 0.42 | 0.002 | 0.90 |
| NICU Admission | -0.01 | 0.75 | -0.02 | 0.17 |

Notes: Trend difference represents the interaction between exposure group status and a monthly linear time trend calculated from a multivariate regression before the implementation of the dependent coverage provision. Trend differences are given in percentage-points. Early prenatal care is defined as having the first prenatal visit in the first trimester (0-3 months). Adequate prenatal care is defined by the Adequacy of Prenatal Care Utilization (APNCU) index.

eTable 2. Pre-Period Monthly Trend Differences Between the Exposure Group and Control Group, Stratified by Marital Status

| Outcome | Overall | | Unmarried | | Married | |
|--------------------------|------------------|----------------|------------------|----------------|------------------|----------------|
| | Trend Difference | <i>P</i> value | Trend Difference | <i>P</i> value | Trend Difference | <i>P</i> value |
| Payment for Birth | | | | | | |
| Private | 0.002 | 0.94 | 0.02 | 0.70 | -0.07 | 0.10 |
| Medicaid | 0.01 | 0.66 | 0.02 | 0.77 | 0.05 | 0.22 |
| Self-Pay | -0.03 | 0.06 | -0.04 | 0.18 | -0.02 | 0.40 |
| Prenatal Care | | | | | | |
| Early Prenatal Care | 0.09 | 0.01 | 0.15 | 0.01 | 0.01 | 0.82 |
| Adequate Prenatal Care | 0.08 | 0.01 | 0.09 | 0.12 | 0.04 | 0.33 |
| Birth Outcomes | | | | | | |
| Cesarean Delivery | 0.05 | 0.14 | 0.0002 | 1.00 | 0.07 | 0.09 |
| Preterm Birth | 0.02 | 0.43 | 0.04 | 0.21 | 0.003 | 0.91 |
| Low Birthweight | 0.002 | 0.90 | -0.01 | 0.77 | 0.01 | 0.53 |
| NICU Admission | -0.02 | 0.17 | -0.06 | 0.05 | 0.004 | 0.86 |

Notes: Trend difference represents the interaction between exposure group status and a monthly linear time trend calculated from a multivariate regression before the implementation of the dependent coverage provision. Trend differences are given in percentage-points. Early prenatal care is defined as having the first prenatal visit in the first trimester (0-3 months). Adequate prenatal care is defined by the Adequacy of Prenatal Care Utilization (APNCU) index.

eTable 3. Placebo Tests, Stratified by Marital Status

| Outcome | Overall | | Unmarried | | Married | |
|---------------------------------|--|----------------|--|----------------|--|----------------|
| | Estimated Change in Outcome (Adjusted) | <i>P</i> value | Estimated Change in Outcome (Adjusted) | <i>P</i> value | Estimated Change in Outcome (Adjusted) | <i>P</i> value |
| Payment Source for Birth | | | | | | |
| Private | 0.11 | 0.61 | 0.32 | 0.34 | -0.50 | 0.09 |
| Medicaid | 0.02 | 0.94 | 0.00 | 0.99 | 0.30 | 0.30 |
| Self-Pay | -0.20 | 0.08 | -0.37 | 0.06 | -0.04 | 0.79 |
| Prenatal Care | | | | | | |
| Early Prenatal Care | 0.61 | 0.01 | 0.93 | 0.03 | 0.11 | 0.71 |
| Adequate Prenatal Care | 0.48 | 0.04 | 0.28 | 0.49 | 0.30 | 0.28 |
| Birth Outcomes | | | | | | |
| Cesarean Delivery | 0.15 | 0.54 | -0.21 | 0.61 | 0.33 | 0.28 |
| Preterm Birth | 0.04 | 0.78 | 0.19 | 0.45 | -0.01 | 0.97 |
| Low Birthweight | -0.03 | 0.80 | -0.21 | 0.38 | 0.12 | 0.43 |
| NICU Admission | -0.11 | 0.39 | -0.47 | 0.04 | 0.17 | 0.30 |

Notes: Estimated change in outcome represents the interaction between Exposure group status and a policy indicator variable indicating implementation of a placebo policy assumed to be implemented six months prior to 2010 (July 2009). Estimates are calculated using multivariate regressions in the period before the dependent coverage provision that are otherwise identical to those used to produce the main results. Estimates are given in percentage-points. Early prenatal care is defined as having the first prenatal visit in the first trimester (0-3 months). Adequate prenatal care is defined by the Adequacy of Prenatal Care Utilization (APNCU) index.

eTable 4. Sensitivity Analysis with Clustered Standard Errors

| Outcome | Estimated Change in Outcome (Adjusted) | Robust Standard Errors | | Cluster-Robust Standard Errors | |
|--------------------------|--|-------------------------|---------|--------------------------------|---------|
| | | 95% Confidence Interval | P Value | 95% Confidence Interval | P Value |
| Payment for Birth | | | | | |
| Private | 1.9 | 1.6, 2.1 | <0.001 | 1.3, 2.4 | <0.001 |
| Medicaid | -1.4 | -1.7, -1.2 | <0.001 | -1.8, -1.1 | <0.001 |
| Self-Pay | -0.3 | -0.4, -0.1 | <0.001 | -0.4, -0.1 | <0.001 |
| Prenatal Care | | | | | |
| Early Prenatal Care | 1.0 | 0.7, 1.2 | <0.001 | 0.6, 1.4 | <0.001 |
| Adequate Prenatal Care | 0.4 | 0.2, 0.6 | <0.001 | 0.1, 0.7 | 0.02 |
| Birth Outcomes | | | | | |
| Cesarean Delivery | 0.005 | -0.3, 0.3 | 0.97 | -0.3, 0.3 | 0.97 |
| Preterm Birth | -0.2 | -0.3, -0.03 | 0.02 | -0.3, -0.01 | 0.04 |
| Low Birthweight | -0.01 | -0.1, 0.1 | 0.91 | -0.1, 0.1 | 0.91 |
| NICU Admission | -0.1 | -0.3, -0.3 | 0.11 | -0.3, 0.05 | 0.17 |

Notes: Estimates are given in percentage points unless otherwise noted. Cluster-robust standard errors clustered at the age group-month level. Early prenatal care is defined as having the first prenatal visit in the first trimester (0-3 months). Adequate prenatal care is defined by the Adequacy of Prenatal Care Utilization (APNCU) index.

eTable 5. Sensitivity Analysis Adjusting for Prenatal Tobacco Use

| Outcome | Main Regression | | | Adjusted for Prenatal Tobacco Use | | |
|--------------------------|--|-------------------------|---------|--|-------------------------|---------|
| | Estimated Change in Outcome (Adjusted) | 95% Confidence interval | P Value | Estimated Change in Outcome (Adjusted) | 95% Confidence interval | P Value |
| Payment for Birth | | | | | | |
| Private | 1.9 | 1.6, 2.1 | <0.001 | 1.3 | 1.0, 1.5 | <0.001 |
| Medicaid | -1.4 | -1.7, -1.2 | <0.001 | -0.8 | -1.1, -0.6 | <0.001 |
| Self-Pay | -0.3 | -0.4, -0.1 | <0.001 | -0.3 | -0.5, -0.2 | <0.001 |
| Prenatal Care | | | | | | |
| Early Prenatal Care | 1.0 | 0.7, 1.2 | <0.001 | 1.0 | 0.7, 1.2 | <0.001 |
| Adequate Prenatal Care | 0.4 | 0.2, 0.6 | <0.001 | 0.4 | 0.1, 0.6 | 0.004 |
| Birth Outcomes | | | | | | |
| Cesarean Delivery | 0.005 | -0.3, 0.3 | 0.97 | -0.001 | -0.3, 0.3 | 0.99 |
| Preterm Birth | -0.2 | -0.3, -0.03 | 0.02 | -0.2 | -0.4, -0.02 | 0.02 |
| Low Birthweight | -0.01 | -0.1, 0.1 | 0.91 | -0.02 | -0.2, 0.1 | 0.75 |
| NICU Admission | -0.1 | -0.3, -0.3 | 0.11 | -0.1 | -0.3, 0.03 | 0.12 |

Notes: Estimates are given in percentage-points. Exposure group includes births to 24-25 year-old women and control group includes births to 27-28 year-old women. All models analyze data from 2009-2013 excluding 2010 as the policy-implementation period and use robust standard errors (N=2,930,197). Adjusted models are adjusted for month of delivery; a monthly linear time trend; maternal marital status, age, race, ethnicity, and education; whether the birth was a woman's first live birth; multiple delivery; paternal age; and monthly unemployment rates. Early prenatal care is defined as having the first prenatal visit in the first trimester (0-3 months). Adequate prenatal care is defined by the Adequacy of Prenatal Care Utilization (APNCU) index.

eTable 6 Sensitivity Analysis Adjusting for Payment for Birth

| Outcome | Main Regression | | | Adjusted for Payment for Birth | | |
|------------------------|--|-------------------------|---------|--|-------------------------|---------|
| | Estimated Change in Outcome (Adjusted) | 95% Confidence interval | P Value | Estimated Change in Outcome (Adjusted) | 95% Confidence interval | P Value |
| Prenatal Care | | | | | | |
| Early Prenatal Care | 1.0 | 0.7, 1.2 | <0.001 | 0.7 | 0.5, 1.0 | <0.001 |
| Adequate Prenatal Care | 0.4 | 0.2, 0.6 | <0.001 | 0.2 | -0.04, 0.4 | 0.09 |
| Birth Outcomes | | | | | | |
| Cesarean Delivery | 0.005 | -0.3, 0.3 | 0.97 | 0.07 | -0.2, 0.3 | 0.61 |
| Preterm Birth | -0.2 | -0.3, -0.03 | 0.02 | -0.1 | -0.3, 0.01 | 0.06 |
| Low Birthweight | -0.01 | -0.1, 0.1 | 0.91 | 0.03 | -0.1, 0.2 | 0.67 |
| NICU Admission | -0.1 | -0.3, -0.3 | 0.11 | -0.07 | -0.2, 0.1 | 0.31 |

Notes: Estimates are given in percentage-points. Exposure group includes births to 24-25 year-old women and control group includes births to 27-28 year-old women. All models analyze data from 2009-2013 excluding 2010 as the policy-implementation period and use robust standard errors (N=2,930,197). Adjusted models are adjusted for payment source for birth; month of delivery; a monthly linear time trend; maternal marital status, age, race, ethnicity, and education; whether the birth was a woman’s first live birth; multiple delivery; paternal age; and monthly unemployment rates. Early prenatal care is defined as having the first prenatal visit in the first trimester (0-3 months). Adequate prenatal care is defined by the Adequacy of Prenatal Care Utilization (APNCU) index.

eTable 7

Differential Changes in Maternal and Paternal Characteristics in the Exposure (24-25 years) and Control Group (27-28 years) Before and After the Dependent Coverage Provision, Stratified by Marital Status

| | Unmarried | | | | | | Married | | | | | |
|--------------------------------------|----------------------|----------------------|----------------------|----------------------|--------------------------------------|---------|----------------------|----------------------|----------------------|----------------------|--------------------------------------|---------|
| | Control | | Exposure | | Differential Change Exposure-Control | P Value | Control | | Exposure | | Differential Change Exposure-Control | P Value |
| | Pre-Policy | Post-Policy | Pre-Policy | Post-Policy | | | Pre-Policy | Post-Policy | Pre-Policy | Post-Policy | | |
| Total Sample size, No. Births | 101,776 | 393,999 | 136,407 | 527,238 | -- | -- | 223,788 | 831,629 | 162,617 | 552,743 | -- | -- |
| Maternal age, mean (years) | 27.5 (27.5, 27.5) | 27.5 (27.5, 27.5) | 24.5 (24.5, 24.5) | 24.5 (24.5, 24.5) | 0.00 (-0.00, 0.0) | 0.91 | 27.5 (27.5, 27.5) | 27.5 (27.5, 27.5) | 24.5 (24.5, 24.5) | 24.5 (24.5, 24.5) | 0.00 (-0.00, 0.00) | 0.89 |
| Hispanic ethnicity | 36.8 (36.5, 37.1) | 31.0 (30.8, 31.1) | 34.5 (34.3, 34.8) | 28.7 (28.6, 28.9) | 0.04 (-0.4, 0.5) | 0.85 | 21.5 (21.4, 21.7) | 17.7 (17.6, 17.8) | 25.4 (25.2, 25.6) | 21.9 (21.8, 22.0) | 0.4 (0.0, 0.7) | 0.02 |
| Race | | | | | | | | | | | | |
| White | 70.0 (69.8, 70.3) | 67.6 (67.5, 67.8) | 70.8 (70.6, 71.0) | 67.0 (66.9, 67.2) | -1.4 (-1.8, -0.9) | <0.001 | 84.8 (84.7, 85.0) | 84.0 (84.0, 84.1) | 87.0 (86.8, 87.1) | 85.6 (85.5, 85.7) | -0.6 (-0.8, -0.3) | <0.001 |
| Black | 25.2 (25.0, 25.5) | 27.4 (27.3, 27.5) | 25.0 (24.8, 25.2) | 28.8 (28.6, 28.9) | 1.6 (1.2, 2.0) | <0.001 | 6.7 (6.6, 6.8) | 7.2 (7.1, 7.3) | 6.8 (6.6, 6.9) | 7.6 (7.6, 7.7) | 0.4 (0.2, 0.6) | <0.001 |
| Other | 4.7 (4.6, 4.9) | 5.0 (4.9, 5.0) | 4.2 (4.1, 4.3) | 4.2 (4.1, 4.2) | -0.3 (-0.5, -0.1) | 0.01 | 8.4 (8.3, 8.5) | 8.8 (8.7, 8.8) | 6.3 (6.2, 6.4) | 6.8 (6.7, 6.8) | 0.2 (0.0, 0.3) | 0.10 |
| Education | | | | | | | | | | | | |
| Less than High School | 26.7 (26.4, 27.0) | 22.0 (21.9, 22.1) | 26.3 (26.0, 26.5) | 21.7 (21.5, 21.8) | 0.1 (-0.3, 0.5) | 0.61 | 10.6 (10.5, 10.8) | 8.3 (8.2, 8.3) | 14.6 (14.4, 14.8) | 11.9 (11.8, 12.0) | -0.3 (-0.6, -0.1) | 0.01 |
| High School | 57.9 (57.6, 58.3) | 60.2 (60.1, 60.4) | 62.4 (62.2, 62.7) | 65.8 (65.7, 65.9) | 1.1 (0.7, 1.6) | <0.001 | 40.0 (39.8, 40.2) | 37.8 (37.7, 37.9) | 54.7 (54.4, 54.9) | 54.3 (54.2, 54.5) | 1.9 (1.5, 2.2) | <0.001 |
| Any Post-Secondary | 15.3 (15.1, 15.6) | 17.8 (17.6, 17.9) | 11.3 (11.2, 11.5) | 12.5 (12.4, 12.6) | -1.2 (-1.5, -0.9) | <0.001 | 49.3 (49.1, 49.6) | 53.9 (53.8, 54.0) | 30.8 (30.5, 31.0) | 33.8 (33.7, 33.9) | -1.5 (-1.9, -1.2) | <0.001 |
| First live birth | 29.8 (29.6, 30.1) | 31.1 (30.9, 31.2) | 38.6 (38.3, 38.9) | 39.2 (39.1, 39.3) | -0.6 (-1.1, -0.2) | 0.01 | 41.0 (40.8, 41.2) | 43.3 (43.2, 43.4) | 43.9 (43.6, 44.1) | 45.1 (44.9, 45.2) | -1.1 (-1.5, -0.7) | <0.001 |
| Multiple delivery | 3.1 (3.0, 3.2) | 3.0 (3.0, 3.1) | 2.8 (2.7, 2.9) | 2.8 (2.7, 2.8) | 0.1 (-0.1, 0.2) | 0.40 | 3.3 (3.2, 3.3) | 3.3 (3.3, 3.4) | 2.7 (2.6, 2.8) | 2.6 (2.5, 2.6) | -0.2 (-0.3, -0.1) | 0.001 |
| Paternal age, mean (years) | 30.1 (30.0, 30.1) | 30.2 (30.2, 30.3) | 27.7 (27.6, 27.7) | 27.7 (27.7, 27.7) | -0.1 (-0.2, -0.06) | 0.006 | 30.3 (30.3, 30.3) | 30.3 (30.3, 30.3) | 27.8 (27.7, 27.8) | 27.7 (27.7, 27.8) | -0.01 (-0.04, 0.02) | 0.43 |

Notes: Estimates are given as percentage points unless otherwise noted. Differential change represents the difference in the change in each characteristic from pre- to policy in the exposure group relative to the control group, for example, the mean maternal age increased by 0.00 more years in the married exposure

group relative to the married control group. Estimates are based on an unadjusted model with robust standard errors analyzing data from 2009-2013 and excluding 2010 as the policy-implementation period.