Kentucky's Birth Problem:

The American College of Nurse-Midwives (ACNM) has detailed Kentucky's birth problems in its White Paper submitted to the Kentucky Office of Health Policy on November 6, 2014: “Kentucky has one of the highest rates of preterm birth in the nation and, while the state has made efforts to decrease this rate by participating in prematurity prevention initiatives, statistics from 2012 demonstrate a preterm birth rate that still hovers above the national average. In fact, data submitted to the National Governor’s Association indicates that Kentucky has struggled with a higher than average preterm birth rate since at least 1999. While preterm births have a significant impact on neonatal health and are the leading cause of neonatal death, there is also an associated adverse effect on state health care spending. In 2007, for example, Medicaid financed approximately 48 percent of hospital stays for preterm infants at an average cost of $45,900 per baby.”

ACNM goes on to point out: “Kentucky also has a higher than average rate of cesarean delivery, which was at 36 percent in 2012 versus the national average of 32 percent, and a high rate of early elective delivery (EED). Kentucky hospitals have reported EED rates as high as 45.3 percent and, while EEDs can be either vaginal or cesarean births, EEDs are more likely to result in cesarean delivery than spontaneous labors. These statistics have significant cost implications for the state. Medicaid covers 44 percent of all births in Kentucky, and cesarean delivery is estimated to cost Medicaid programs 50 percent more than vaginal delivery. For example, a recent study by Childbirth Connection identified that the average cost to state Medicaid programs per cesarean birth is $13,590 as opposed to $9,131 for vaginal birth. Even a slight reduction in the state’s cesarean rate would yield substantial savings.”

The studies described in this paper make it clear that vaginal births at full term are healthier and safer for both mother and baby. The research is also clear that the nurse-midwifery model of care and Freestanding Birth Centers (FSBCs) are dedicated to promoting full-term, vaginal births whenever possible. Kentucky is one of 17 states that retains the CON process and, as a result, has no FSBCs. Experience in other states shows that when the CON requirement is removed, access to FSBC care increases. The American Association of Birth Centers (AABC) submitted a White Paper to the KY Office of Health Policy which contains a map of CON requirements and FSBCs across the United States on page 2 that is illustrative of this point.

Kentucky’s Under-Utilized Healthcare Workforce: Certified Nurse-Midwives

Nurse-midwifery began in the United States in the Commonwealth of Kentucky. Mary Breckinridge founded the Frontier Nursing Service in 1925 to meet the needs of families in Leslie County. She was the first to envision a professional trained in both nursing and midwifery. Because of the vast geographical area being served, Mrs. Breckinridge set up a model of care which included several outpost/nursing clinics, with the nurse-midwives making their rounds on horseback.
The first studies of nurse-midwifery care can also be traced back to Kentucky through Mrs. Breckinridge more than 75 years ago. She is credited with decreasing the maternal and infant mortality rate. The Metropolitan Life Insurance Program tabulated her results as described in Breckinridge, M. (1981). *Wide neighborhoods: A story of the Frontier Nursing Service*, University Press of Kentucky.

The study shows conclusively what has in fact been shown before, that the type of service rendered by the Frontier Nurses safeguards the life of mother and babe. If such service were available to the women of the country generally, there would be a saving of 10,000 mothers’ lives per year in the United States, there would be 30,000 less still births and 30,000 more children alive at the end of the first month of life. The study demonstrates that the first need today is to train a large body of nurse-midwives, competent to carry out the routines that have been established both in the Frontier Nursing Service and in other places where good obstetrical care is available.

Frontier Nursing University has had a continuously operating nurse-midwifery education and training program since 1939. Both Master’s and doctoral degrees are offered.

The Kentucky General Assembly established the regulation of the nursing profession by the Board of Nursing in 1914 and gave it the authority to oversee the practice of nurses. In Kentucky, Certified Nurse-Midwives (CNMs) are one of the categories of Advanced Practice Registered Nurses (APRNs) that are recognized as licensed independent providers and have never been required to work under the supervision of a physician. (KBN Counsel Nathan Goldman communication). KRS 314 defines the scope of practice of CNMs.

The American College of Nurse Midwives (ACNM) sets the standards of care and core competencies for certified nurse-midwives in the United States. These competencies and standards meet or exceed those set forth by the International Confederation of Midwives. Nurse-midwives must pass a national certification exam in order to be licensed in their state and must meet ongoing requirements to maintain that certification and state licensure.

CNMs are educated in the dual disciples of nursing and midwifery. As of 2010, the minimum requirement to enter the nurse-midwifery profession is a master’s degree. As reported by the American College of Nurse Midwives, almost 5% of CNMs have doctoral degrees, the highest proportion of all the APRN groups.

CNMs practice in rural, urban and suburban communities. When not prohibited by regulatory or access barriers, CNMs attend births in hospitals, freestanding birth centers and in homes, making them the perfectly trained obstetrical provider for the majority of women. However, it should be noted that in 2012, CNMs attended 5.79% of the vaginal births in Kentucky, while nationally, CNMs attended 11.8% of vaginal births. (Centers for Disease Control, 2014).

Nurse-midwives offer a wide range of obstetric and gynecologic services from treating minor illnesses to advising women on maintaining a healthy lifestyle. They perform pap smears and other screenings, order mammograms, and order and interpret diagnostic tests such as routine blood testing. CNMs also provide primary care for the newborn up to day 28, with consultation and referral to the pediatrician when necessary.
Despite being the birthplace of nurse-midwifery, Kentucky has seen these well-trained professionals leave the state to relocate in states where they can practice to the full extent of their education and licensure. From 2010 to 2014, the overall number of APRNs licensed in Kentucky increased by 53%, while the number of CNMs was stagnant over the same period of time, with approximately 102 currently licensed in Kentucky. This is all the more noteworthy in the context of Frontier Nursing University educating nearly 40% of the newly-certified nurse-midwives in the country with an average graduating class of 237 CNMs per year from 2010 to 2014. (FNU Dean Susan Stone communication)

THE SOLUTION: KENTUCKY RESPONDS TO CORE PRINCIPLES BY REMOVING THE CON BARRIER TO CREATING FREE-STANDING BIRTH CENTERS (FSBCs)

Supporting the Evolution of Care Delivery. The trend is decisively away from a high-overhead acute/inpatient model to an outpatient-centric model. Thus, the CON program will seek to give health care facilities the ability to respond to market trends in a timely fashion, enabling the continued service of local communities in a changing healthcare environment.

- The FSBC accrediting body, the American Association of Birth Centers, defines FSBCs as 2-3 bed centers that function as outpatient service delivery sites for low risk childbirths.
- FSBCs allow women to deliver their babies in a homelike environment, potentially closer to home, with the woman spending less than twenty-four hours there.
- There is demand for out-of-hospital births, as seen in the increase of both home births and birth center births by more than 40% in the United States from 2004 to 2010. (MacDorman, et al, 2014)
- In 2010, 1 in 85 US births was an out-of-hospital birth. For non-Hispanic white women, 1 in 57 births was an out-of-hospital birth. Most of the out-of-hospital birth are planned and attended by a nurse-midwife. (MacDorman, et al, 2014)
- The AABC notes that FSBCs function more like a physician’s or midwife’s office than like a health care facility.
- The prohibitive cost of pursuing a CON for a birthing center in Kentucky (more than $120,000 in the most recent case), coupled with the likely denial of such a request, makes it nearly impossible for nurse-midwives in Kentucky to bring about community-and patient-driven changes to the healthcare environment.
- The costs of providing health care to the people of this nation are staggering. It is estimated that the U. S. spent 3.2 trillion dollars in 2010 on health care costs with Medicaid accounting for 13% of the overall expenditures or 404 billion dollars (Deloitte, 2013). Due to changes brought about by the Affordable Care Act, it is estimated that spending by Medicaid will rise by 12.2% this year. By 2016, another 8.8 million people will enter the system, further increasing costs (CMS, 2014). In Kentucky, Medicaid covers approximately 21% of the overall population, with women making up 55% of all beneficiaries. In 2010, Medicaid covered 44% of all births in the state, and pregnancy accounts for the largest portion of Medicaid inpatient hospital day charges (Kaiser, 2012).

What options are available to the Commonwealth to address these rising costs of births if not the opening of FSBCs and the greater utilization of CNMs?
Incentivizing Development of a Full Continuum of Care. Better care, increased value and improved population health depend on an integrated continuum of care in which providers communicate with each other and ensure that patients receive timely, coordinated care in an appropriate setting. Payment structures are evolving to reflect these goals; therefore, the CON program will work to promote and support providers and facilities that seek to develop a robust continuum of care alone or in partnership with others.

- Absence of FSBCs in Kentucky disrupts the continuum of care and takes away consumer choice.
- The cost savings for use of FSBCs over hospital deliveries is well-documented.
- CNMs also care for newborns throughout the neonatal period. All newborn screening and management can be provided by CNMs, with referral to a pediatrician for deviations from normal.
- Establishing FSBCs and utilizing nurse-midwives creates a continuum of care from pregnancy through first month of the baby's life from the same CNM provider.
- In addition to attending births, CNMs provide a full continuum of primary care services to women from early teens throughout women's lives. They conduct annual exams, reproductive screening education, health exams and treatment of minor health issues. CNMs prescribe medications when needed.
- The Texas NICU Council Annual Report (2013) recommends: Identification of strategies to enhance early access and enrollment into prenatal care. “Having CNMs available to provide a continuum of care to women from early teen years throughout their lives increases the potential for early enrollment in prenatal care.”
- Nurse-midwifery practices complement Kentucky’s home visiting program, Health Access Nurturing Development Services (HANDS). This home visiting initiative has been shown to improve many maternal and infant health outcomes and has been endorsed by the Pew Center for the States. (2010)
- Nurse-midwifery works to complement existing programming in early childhood and can serve as a referral source for Kentucky’s home visiting program, thus improving human capital development in the Commonwealth.

Incentivizing Quality. Healthcare is rapidly moving toward adoption of objective quality metrics. Thus, the CON program will seek to support those providers that demonstrate attainment of robust quality indicators.

- Quality metrics and studies abound: lower c-section deliveries, lower preterm births, lower use of NICUs, improved health of mother and baby
- US systematic review of 15 studies undertaken between 1990 and 2008 found less epidural use, less labor induction, less episiotomy use, lower perineal laceration rates and higher breastfeeding rates when compared with physicians. There was no difference in low birth weight, Apgar scores or NICU admissions among the groups. (Johantgen, 2011)
- A Cochrane review of midwifery-led care (13 studies) which included women with risk factors and those without found lower rates of instrumental births, lower epidural rates and lower episiotomy rates, plus higher spontaneous vaginal delivery rates. Those with
midwife-led care were less likely to experience preterm birth or lose their baby before 24 weeks’ gestation. The conclusion of the review was that midwifery-led care should be offered to the majority of childbearing women. (Sandall, 2013)

Several landmark studies highlight the value of nurse-midwifery care. To understand how value is to be understood, one must first understand the nature of the midwifery model itself. Certified Nurse-Midwives, since the days of Mary Breckinridge, have approached the health and well-being of mothers and babies from a public health perspective. The midwifery model encompasses the woman and her family as its center, thereby allowing the midwife to take a proactive and preventative stance when it comes to health.

In addition to being patient-centered, the model is also non-interventional, using close observation and cautious, judicious use of interventions only when the condition of the mother and baby warrant it. Rather than using costly medical procedures, the model relies on low-cost interventions that over time, have been shown to have a very positive outcome on pregnancies; i.e., dietary counseling, smoking cessation, breastfeeding support and labor support, with referral and consultation when necessary.

- The Institute of Medicine (IOM), in its report “The Future of Nursing: Leading Change, Advancing Health” (2011) wrote that the APRNs and their contribution to public health are undervalued. The report goes on to say that the ability of the APRN to deliver counseling, clinical care and coordination of health services could be used as a model for policies to meet the needs of the American public.

- The Lancet’s (2014) “Series on Midwifery” noted several key points worth considering relating to value. 1) Adverse effects in countries such as China, India and Brazil where there has been overuse of the medical model and loss of the midwifery model. 2) The need for integration of midwives who are highly trained and skilled at promoting optimal birth within the primary care framework. Their conclusion: Even countries with high-functioning healthcare systems would benefit from a scaled up midwifery workforce.

- Notably, Great Britain’s National Health Service has just announced a significant change in their recommendations to women about to give birth: the agency is now advising healthy women that it is safer for them to have their babies at home or in a birthing center than in a hospital. (New York Times, 12/4/14)

- The State of the World’s Midwifery 2014 Report states: “Every year, more governments, professional associations and other partners are acting on the evidence that midwifery can dramatically accelerate progress on sexual, reproductive, maternal and newborn health and universal health coverage.” (United Nations Population Fund, 2014.)

The AABC White Paper notes: FSBCs in the United States ensure that services provided are of high quality by meeting the standards of accreditation by the Commission for the Accreditation of Birth Centers (CABC) and through ongoing risk assessment and data collection for quality improvement. Birth centers collect data on the program and outcomes of care through the AABC Perinatal Data Registry. The study of birth center outcomes cited in their paper is a testimony to the quality of care provided in FSBCs.

The Strong Start for Mothers and Infants Initiative is a project of the Centers for Medicare and Medicaid Innovation (CMMI) to reduce preterm births and improve maternal and child health outcomes. One of the three models of care being studied for lowering preterm birth is the FSBC.
AABC is a Strong Start awardee and collects data from over 40 birth center sites on prenatal care and outcomes of care. The extra support and relationships developed with midwives in the birth center model result in lower preterm birth rates in the FSBC, even for women with risk factors for preterm birth. Preliminary data from AABC’s Strong Start project shows a preterm birth rate of 3.8% for women who are Medicaid beneficiaries with risk factors for preterm birth. Strong Start for FSBCs data collection and analysis will continue for another 2 ½ years.

(From the AABC White Paper): FSBCs have a demonstrated track record of providing high quality, low-cost care, exactly the type of care that states are seeking to support under a variety of programs. For example:

- A 2013 study looking at 15,574 planned birth center births found a cesarean rate of 6%, as compared to an expected 25% for similarly low-risk women in a hospital setting. This same study estimated that cost savings (based on Medicare payment rates) would amount to more than $30 million.

- A study by the Urban Institute, published in the Medicare & Medicaid Research Review, found that a birth center in Washington, DC saved the Medicaid program an average of $1,163 per birth in 2008 dollars.

*Improving Access to Care.* For a number of reasons, Medicaid members have, on average, a more challenging path toward access to care. Thus, the CON program will seek to incorporate strategies that will incentivize greater access to care for Medicaid members, the newly insured and the remaining uninsured.

- Establishing FSBCs increases access to low-cost, high-quality delivery services.

- In 2012, Kentucky CNMs attended fewer than one-half of the births than did their counterparts nationally. Thus, Kentuckians had significantly less access to nurse-midwife services than did women in other states.

- The Deloitte Health Care Facility Capacity Report (2013) notes: “The CON process can impact access to services.” That has certainly been the case with CON and the absence of FSBCs in Kentucky.

- Another factor that affects the health of the people in our state is access to care. Currently, we have 82 primary care designated Health Provider Shortage Areas (HPSA). This problem is not simply a lack of primary care physicians. Legislative and regulatory restraints keep Certified Nurse-Midwives (CNMs) from filling these positions to the full extent of their education and training in many instances (KY Cabinet for Health & Family Services, 2014).

- The Affordable Care Act (ACA) increases health care coverage, which should result in greater access to care. In responding to the impact of the ACA, Kentucky must control the cost of care without sacrificing the quality of care. Birth Centers offer choice, increase access, decrease costs (lower cesarean rates and less use of expensive technology) and improve quality of care. FSBCs provide a low-stress, homelike environment with many non-pharmacologic pain relief measures, where care is delivered by certified nurse-midwives who know and trust their clients as much as the families know and trust their midwife.

- The “midwifery model of care” includes education, respect for the autonomy of the woman, respect for the sacredness of birth (as other than a medical/surgical event) and
appropriate referral for sickness or high-risk situations. The midwifery model both prevents prematurity and improves outcomes of care.

- Costs are not the only issue in the state of Kentucky. Despite valiant efforts from many agencies across the state, Kentucky boasts a 32.7% maternal smoking rate, a 36% cesarean section rate, and a 12.7% preterm birth rate. All of these are higher than the national averages. (March of Dimes, 2014)

*Improving Value of Care.* As healthcare transitions from a fee-for-service model to a value-based purchasing framework, payers will continue to seek evidence of value in health services. Thus, the CON program will seek to incentivize both price transparency and demonstrable value from health professionals and facilities.

- Care by CNMs has been shown to decrease: (1) preterm deliveries and (2) interventions (such as cesarean sections, use of episiotomies, epidural anesthesia, artificial inductions, instrumental deliveries). CNM care increases the likelihood of spontaneous vaginal deliveries, with no increase in maternal or neonatal mortality.
- Care by CNMs is safe and effective. Increased availability of services provided by CNMs could be used to address the projected workforce shortages.
- Consumers benefit when CNMs are able to practice to the full extent of their education and training. Consumers want to have a choice of a nurse-midwife for childbirth.
- Care delivered under the midwifery model offers significant cost savings, regardless of setting. The cost of a vaginal delivery is approximately one-half of the cost of a cesarean section delivery. Care in birth centers also resulted in substantial savings – an estimated $1,163 per birth to a Medicaid member.
- Payments for cesarean births are approximately 50% higher than payments for vaginal births, as illustrated in the chart below. (Truven, 2010)

### AVERAGE TOTAL CHARGES AND PAYMENTS FOR MATERNAL AND NEWBORN CARE IN THE U.S. - 2010

![Average Charges and Payments Chart](Graphic: ACNM)
The Family Health and Birth Center in Washington, DC (FHBC) has been examined both for its level of quality care and for its cost savings. In a recent report, the authors found the women receiving care there had lower cesarean rates regardless of whether they delivered in the birth center or in a hospital. They concluded that significant cost savings could be realized if more women received care under the midwifery model as delivered by the midwives at the FHBC. (Howell et al., 2014).

The cost of maternity care in the U.S. accounts for the largest portion of Medicaid charges. With the current cesarean section rate of 36% in Kentucky, significant Medicaid dollars are being spent on both inpatient days and in additional costs to the newborn following a cesarean birth. (Truven, 2013). Several landmark birth center studies conducted over two very different time periods showed cesarean section rates in these birth centers to be approximately 6%. If one considers a 25% percent cesarean section rate in hospitals for this same low risk population, a 27 million dollar savings to the Medicaid system is estimated (Stapleton, 2013). Kentucky has the opportunity to realize similar cost savings with 44% of women utilizing the Medicaid system for their maternity care (Kaiser Family Foundation, 2012).

Medicaid and most major health plans recognize CNM services and reimburse for them.

The Texas NICU Council Annual Report (2013) notes: “…decreases in NICU admissions are principally achieved by reducing preterm delivery…”

**Promoting Adoption of Efficient Technology.** Increased adoption of technologies such as electronic medical records, participation in information sharing platforms such as the Kentucky Health Information Exchange, and participation in large-scale data projects such as an All Payer Claims Database are critical elements of a modernized, higher quality and more efficient health system. Thus, the CON program will seek to incentivize adoption of technologies deemed to further improve value in Kentucky’s health system.

CNMs have demonstrated an excellent track record of utilizing appropriate technology, particularly with regard to patient records, collaboration and coordination of care.

**Exempting Services for which CON is no longer necessary.** Kentucky regulates via CON many services that even CON states exempt. Thus, Office of Health Policy will seek to focus on strategies to modernize Kentucky’s CON program to be more reflective of modern healthcare trends.

A review of the Deloitte Commonwealth of Kentucky Health Care Facility Capacity Report (2013) reveals the following:

- **Page 52:** The primary purpose of Certificate of Need (CON) programs is to lower healthcare expenditures through the regulation of supply and to mandate the coordinated planning of new services and construction. As Figure 27 illustrates, the practice began in the 1970s and was originally mandated by Federal law; however, CON programs have been and are in the process of being repealed by a number of states.

- Twelve types of health care facilities are included in the Deloitte Health Care Facility Capacity Report (2013). There is no mention in the report about birthing centers because there were none in Kentucky to count!
However, the Deloitte report notes the “movement toward outpatient care” and away from hospital care will drive the need for outpatient services (in the Deloitte report, the focus is on Ambulatory Surgery Centers or ASCs).

While no surgery is performed at an FSBC, the analogy between FSBCs and ASCs is informative, as both represent movement away from unnecessary – and costly – hospital stays. The Deloitte report states: “Hospital Acute Care (including acute hospital and Critical Access Hospitals) and Nursing Facilities are projected to experience a decline in volume. This is consistent with an anticipated shift from inpatient care to ambulatory and community based health services.”

In the case of childbirth, there is no existing alternative facility in Kentucky to which to shift patient care…thus the need for FSBCs.

In formulating next steps for consideration for each service, the Deloitte report describes a range of potential demand and supply levers that were taken into consideration. Figure 2 shows a matrix of potential policy levers for consideration and how each lever impacts access, mix, and sustainability of health services. For example: CON is a supply-side lever. The CON process can impact access to services (e.g., through approval of new facilities in locations where demand for a certain service is high), as well as mix of services (e.g., by encouraging development of ambulatory care facilities over inpatient care).

The Deloitte report goes on to list this next step: Consider discontinuing CON for ASC.

“Temporarily cease CON process for ASCs in order to allow more freestanding ASCs to come online. This will increase market competition and provide consumers with viable alternatives to hospital-based care.” P. 110. Why would we not want to do the same for women in Kentucky who are giving birth?

The Deloitte report also considers the challenges the Commonwealth might face in pursuing next steps. “Challenges include barriers to implementation, measures that are beyond the Cabinet’s purview, workforce limitations, and potential negative public opinion.” None of these should present a significant challenge in considering FSBCs. 29 other states have established FSBCs without the CON process. As previously noted, the workforce of highly-trained and credentialed nurse-midwives is underutilized in Kentucky, and the women of Kentucky want to have this option…thus generating positive public opinion!

The Deloitte report also addresses another barrier – that of reimbursement and the need to assure sustainability of the facilities. It advises “Use reimbursement for ambulatory surgeries as economic lever to further encourage conducting surgical procedures in an outpatient setting rather than by admitting patients to hospitals.” Our recommendation to increase the reimbursement to FSBCs to match actual costs is consistent with the Deloitte recommendation.

In support of this recommendation on reimbursement, the AABC White Paper points out: “A study by the Washington State’s Department of Social and Health Services examining the cost to Medicaid of birth in various settings found that the cost of birth center birth among low-risk women was 38% less than hospital birth for women of similar risk. These savings are partially due to the fact that the state’s facility fee to the birth centers was approximately $600, an amount that is not sufficient to cover costs. When increased to a more reasonable amount, $2,000, the total costs of birth center birth were still 13% lower than hospital birth, a very significant savings.”
AABC recommends that the FSBCs not only should be exempt from the CON process, but should not have regulatory barriers to their operation such as a requirement for a physician director, medical supervision or written agreements with hospitals. We concur with these recommendations. We believe that FSBCs should be licensed and regulated by the Kentucky Cabinet for Health and Family Services to the same extent that physician’s offices are licensed and regulated.

Health systems across the country are undergoing significant changes in response to myriad factors, including but not limited to the Affordable Care Act. In Kentucky, health reform has highlighted the need to modernize the Certificate of Need (CON) program to better enable health care providers to work toward improved health for all Kentuckians. Thus, in considering changes to the CON program and the State Health Plan in connection with the periodic update process, the Cabinet for Health and Family Services (CHFS) will adopt an holistic approach to revisions, with the vision of achieving the Triple Aim: better value, better care, and population health improvement.

In conclusion, the KY Coalition of Nurse Practitioners and Nurse Midwives (KCNPNM) in conjunction with national groups, the American College of Nurse Midwives (ACNM) and the American Association of Birth Centers (AABC) recommend that the core principles set forth by the KY Cabinet for Health and Family Services can best be met by removing the Certificate of Need (CON) process for the establishment of Freestanding Birth Centers (FSBCs) in Kentucky. We further recommend that the reimbursement schedule for FSBCs be set to match the actual cost of care at the centers and that the licensure and regulation of the FSBCs be consistent with the operation of physician’s offices.

This paper and those submitted by the American College of Nurse-Midwives and the American Association of Birth Centers lay out the very strong evidence and cumulative research findings to support these recommendations made by the KY Coalition of Nurse Practitioners and Nurse-Midwives and the two national organizations:

- Eliminate the Certificate of Need requirement for the establishment of Freestanding Birth Centers (FSBCs) in Kentucky
- Establish reimbursement of services at the FSBCs to meet the cost of care
- License and regulate the FSBCs at the same level as physician offices are licensed and regulated.

Making these recommended changes will, as this paper and the accompanying White Papers demonstrate, meet all core principles delineated by the Kentucky Cabinet’s Office of Health Policy and will achieve the desired Triple Aim: better value, better care, and population health improvement. Better value will be experienced by Kentuckians in:

- Safe, healthy deliveries
- Saving money
- Consumer choice