

## Oh baby...insurance and maternity care



### **What to expect (from your insurance company) when you're expecting**

When you bring your new baby home, the last thing you should have to worry about is the hospital bill.

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So before your due date, **find out your health plan's rules on delivery care costs.**

Your [statement of benefits](#) (sample from Healthcare.gov) should list specific rules related to pre and post partum maternity care (office visits, facility fees, professional fees). If you're insured under an individual or short term plan, check the policy paperwork or contact the insurer directly. If your coverage is through your job, check with HR on the details of the group plan.

The mother's health insurance "statement of benefits" should explain co-pays and deductibles for hospital admission, delivery, post-partum care and medications.

- What is your overall deductible?
- What is the out-of-pocket maximum?
- What are the charges for hospital stays? (\$ per day/co-pay upon admittance/other

If you are planning a home birth, find out ***in advance...***

- Do you need [pre-approval](#) if circumstances require urgent hospitalization?
- If needed, how many days of hospitalization are covered?
- If the mother or the baby do need extra time in the hospital, what are your options of keeping mother and baby together?

**Take notes on the answers to these questions, including the names of insurance company employees you speak with, and keep them in a safe place.**

### **Don't delay adding your newborn to your insurance**

Your baby is covered by the mother's health insurance policy as an extension of the mother for the first [30 days of life](#). Beginning on day 31, your baby will need to be enrolled in the parent's insurance policy (or in the [Children's Health Insurance Program \(CHIP\)](#) for low-income families) so find out what forms need to be filled out to get your newborn added. For more info visit [Healthcare.gov](#).

Your newborn typically has a [one month visit](#), so don't delay notifying your plan and adding them so that visit will be covered.

### **When the bill arrives**

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The hospital bill should be an itemized list of charges and specify the portion you owe. If the bill looks wrong or beyond your means, read the fine print. There may be a way to [file a hardship](#) and get the bill reduced.

If you do your best to [understand your maternity insurance coverage](#) rules in advance by asking questions and taking good notes, your only concern should be your new baby and whether the color of that poo is normal. It probably is...

Special thanks to policyholder attorneys **Michelle Roberts** and **Elizabeth Green** with Kantor & Kantor LLP for contributing expertise to this Tip of the Month.