



## Health Insurance for Pregnancy and Childbirth

(Note, this article is intended to provide general information, and should not be considered legal advice, or advice specific to your financial situation.)

According to ehow.com, "the average cost of having a baby is \$6,378 for a normal delivery, \$10,638 for a cesarean." Seattle area hospital fees in 2006 ranged from \$5100 - \$13,000 for an uncomplicated vaginal birth of a healthy baby. (There would also be fees for prenatal care on top of this cost)

Costs are typically much lower for a home birth or birth center birth with a midwife, but may still total \$3000-3500 for a home birth, or \$5000 for birth center, including prenatal care.

It's important to know what your options are for covering these costs. The best time to find out about your insurance coverage for pregnancy and birth is *before* you get pregnant. However, if you missed that opportunity, do check into coverage as early in your pregnancy as possible. It is also best to avoid job changes or other insurance changes during pregnancy. If you are considering a change, be sure to check out the insurance options before you commit to anything new.

### **If you have insurance:**

Check your written policy guidelines, contact your insurance company, or the human resources department at your work to find out the answers to these questions:

- Does your insurance cover pregnancy and birth? (Some states require that health plans cover prenatal care; others do not.)
- What types of health care providers are covered: OB? Family practice? Midwives? Is there a specific list of practitioners you must choose from? (Note: Thirty-one states mandate private insurance reimbursement for midwifery care, and medicaid reimbursement is mandatory in all 50 states.)
- What birth places are covered: Hospital? Birth center? Home birth? Are there particular facilities you must use?
- Are there specified co-payments? Do you need to pay a percentage of costs?
- Will they cover routine prenatal care?
- Will they cover prenatal tests, including ultrasound, amniocentesis, blood work, etc.?
- Will they cover prescription medication? Prenatal vitamins? Is there a co-pay?
- What steps do you have to take to inform them of the birth, and to enroll baby in the program? (Baby must be enrolled within 30 days after birth.)
- Will they cover childbirth classes? Will they cover doula services? Most don't, but it's worth asking to be sure. (And to let them know that consumer demand exists for this coverage!)
- Will they cover pain medication and anesthetist's fees?
- How long can your postpartum hospital stay be? (Under the Newborns' and Mothers' Health Protection Act, if a plan covers maternity or newborn benefits, it must allow mothers and newborns a 48-hour hospital stay after a vaginal birth and 96 hours if a cesarean section has been performed,)

- What newborn care is covered? Routine care, special care, circumcision?
- Will they cover lactation consultants for breastfeeding support?

### **Switching health insurance during pregnancy.**

HIPAA, the Health Insurance Portability and Accountability Act, *may* ensure that if you switch from one group insurance plan to a new group plan during pregnancy, they can't consider pregnancy a pre-existing condition, and deny you coverage.

However, if they have a generalized waiting period between when someone enrolls, and when coverage begins, that waiting period could apply to you.

If you previously had no health insurance, or had individual insurance, and then you enroll in a group plan, you may have a waiting period before your insurance will cover pregnancy-related costs. Trying to buy individual group coverage when pregnant may be challenging, and may be very expensive.

### **Government assistance options**

- Medicaid. You may be eligible for Medicaid if your family income is at or below 133% of the poverty level. (e.g. approximately \$21,000 per year for a married woman and husband, pregnant with their first child) Some states are more generous in their coverage, and allow Medicaid for families up to 185% of poverty level (approximately \$29,000) Get an application from your local Medicaid office. Look in the blue pages of the phone book, under "medical assistance". If you have trouble finding it, try calling your local Social Security office; they can give you the phone number and address. You can look online at [www.cms.hhs.gov/medicaid/](http://www.cms.hhs.gov/medicaid/) for more information, including state eligibility guidelines and phone numbers of local offices.
- WIC - Supplemental Nutrition Program for Women, Infants, and Children. Provides nutrition counseling and access to health care services to low-income women who are pregnant, or postpartum, and to infants and children up to 5 years of age. To qualify, the household income must be below 185% of the poverty line, and may need to meet additional requirements. Information available at [www.fns.usda.gov/wic/](http://www.fns.usda.gov/wic/)
- Other assistance. Some low income women may also qualify for TANF (temporary assistance for needy families), for SSI disability income, and/or for food stamps. Contact your local social security office for more information.

### **Other options for insurance:**

- Will your boyfriend's / partner's insurance cover your pregnancy? Some will, but many won't. (Once the baby is born, an unmarried partner should be able to add the baby to his/her health plan if paternity is demonstrated, or if s/he adopts the baby.)
- Contact your state insurance department for information on how to cover your pregnancy and ask what other types of low-cost insurance they offer.

- If you have recently left a job, or recently divorced, ask about applying for COBRA to cover your pregnancy if you are between plans. COBRA is a federal law that provides health insurance for qualified workers, their spouses and their dependent children if they are between plans.
- You may qualify for a group health plan through a union or professional organization (may be more affordable than purchasing individual insurance).
- MaternityCard? Important things to know: MaternityCard is *not* insurance. They do *not* pay your bills. They just promise to work with the hospital to "re-price" your bill, getting you a discount off the billed amount. They also appear to only give this benefit on hospital care, and possibly labwork, but apparently not on prenatal care. Even if the maternity card functions as promised, it may not save you much money. Their guarantee only promises that they will save you at least as much money as you have paid them in premiums.

### **If you do need to pay out of pocket**

Call the hospital's patient account office, and do your research in advance to learn what you'll be facing. You can check multiple hospitals, as costs can range widely.

- Ask about the charge for a vaginal delivery with a one-day stay.
- Ask about the charge for cesarean birth with a three-day stay.
- Ask about the costs of pain medication for labor and birth, or for cesarean.
- Find out if you will be charged for nursery care for the baby, even if baby rooms in with you. What if your infant needs any special care?
- Can you pre-pay the costs?
- If you pre-pay for epidural (about \$1200), be sure that money will be refunded if you do not use it in labor.
- You may also choose to explore the option of a [home birth or a freestanding birth center](#) which is typically far less expensive.

### **After the birth**

Contact your health plan within 30 days of your child's birth, adoption or placement for adoption and request a special enrollment to cover the event.

For more information on pregnancy:  
See our books: *Pregnancy, Childbirth & the Newborn* or *The Simple Guide to Having a Baby*.  
Take a childbirth preparation class at Great Starts, or in your local community.

For parenting tips, information for families, or to talk to someone about parenting:  
**In Washington State:** Call the Family Help Line at 1-800-932-HOPE  
**Outside of WA:** contact your local Circle of Parents agency at [www.circleofparents.org](http://www.circleofparents.org)