

Questions to Ask about Health Insurance

For more information, see: Pregnancy, Childbirth, and the Newborn pages 10-11

<https://www.healthcare.gov/what-if-im-pregnant-or-plan-to-get-pregnant/>

<http://www.webmd.com/health-insurance/aca-pregnancy-faq>

Timing: Find out about your options before pregnancy if possible, or as early in pregnancy as you can. Some options are only available to enroll in during an open enrollment period, which is typically November 15 to January 15.

Obtain insurance if you don't already have it.

If possible, getting insurance through your own employer may be the best option.

If not:

- Check if insurance is available through your partner's employer, AND
- Go to the health care Marketplace at www.healthcare.gov or call 1-800-318-2596. (The Marketplace will tell you your options for buying insurance on the exchange. It will also tell you whether you qualify for Medicaid or CHIP, free or low cost insurance for low income families.)
- To find free or reduced cost prenatal care, call 1-800-311-BABY (1-800-311-2229) which will connect you with your local health department.

Once you know your options, compare their benefits.

Find out what your insurance covers:

Check your written policy guidelines regarding coverage, contact your insurance company, or check with your employer's human resources department to find out these answers.

Does your insurance cover pregnancy and birth? _____

What types of care providers are covered: OB ____ Family practice ____ Midwives ____

Is there a specific list of in-network providers to choose from?

What happens if you choose an out-of-network provider?

What birthplaces are covered: Hospital ____ Birth center ____ Home birth ____

Are there certain facilities you must use?

- Are there set copayments? _____ Is there a deductible? _____ How much of your deductible have you used this year? _____ Do you need to pay a percentage of the costs (co-insurance)? Is there an annual out of pocket maximum? _____
- Will they cover routine prenatal care? _____
- Will they cover prenatal tests, including ultrasound, amniocentesis, etc.? _____
- Will they cover prescription medications? _____ Is there a copay? _____
- What do you need to do to inform them of the pregnancy and birth? _____
- Will they cover childbirth preparation classes? _____ Will they cover birth doula services? _____ (Note: most don't, but it never hurts to ask.)
- Will they cover pain medication and anesthesia fees? _____
- How long can you stay at the hospital after the birth? _____

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- What newborn care will they cover? Routine care ____ Special care ____ Circumcision ____
- Will they cover lactation consultants to help with breastfeeding? _____

If you will need to pay out of pocket, or pay a portion of the costs:

Call the patient account office at your birthplace or call your caregiver to find out what to expect.

- What is the typical charge for prenatal and postpartum care? _____
- What is a typical charge for a vaginal delivery with a one-day stay? _____
- What is the typical charge for a cesarean with a three-day stay? _____
- What are the costs for pain medication for labor, or for a cesarean? _____
- Will you be charged for nursery care for your baby, even if your baby stays in your room with you? ____ What will happen if your baby needs any special care? _____
- Can you prepay the costs? _____ If you prepay for pain medication, can that money be refunded if you choose not to use pain medication? _____

After the birth

Plan to contact your health insurance company within thirty days of your child's birth, adoption, or placement for adoption and request a special enrollment to cover the event.