

CHAPTER 2: SO MANY CHOICES

Questions to Ask about Health Insurance

For more information, see:

- *Pregnancy, Childbirth, and the Newborn*, page 10; *The Simple Guide to Having a Baby*, page 22
- <https://www.healthcare.gov/what-if-im-pregnant-or-plan-to-get-pregnant>
- <http://www.webmd.com/health-insurance/aca-pregnancy-faq>.

If you need help paying for health care, call 1-800-311-BABY (1-800-311-2229) or contact your local health department.

Timing: Find out about your options as early in pregnancy as possible.

Obtain insurance, if you don't already have it:

1. If possible, getting insurance through your own employer may be the best option.
2. If not, learn about your alternatives by researching both of the following options:
 - Check out the insurance plans available through your partner's employer.
 - Go to the Health Insurance 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.)
3. Once you know your options, compare their benefits.

Find out what your insurance covers:

Check your written policy guidelines, contact your insurance company, or check with your employer's human resources department to find out the answers to these questions:

Does your insurance cover pregnancy and birth? _____

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

Is there a specific list of providers you must choose from? _____

What birthplaces are covered: Hospital Birth center Home birth

Are there certain facilities you must use? _____

Are there set copayments? _____

Is there a deductible? _____

Do you need to pay a percentage of the costs? _____

Will they cover routine prenatal care? _____

Will they cover prenatal tests, including ultrasound, amniocentesis, and so on? _____

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? _____

What newborn care will they cover? Routine care Special care Circumcision

Will they cover lactation consultants to help with breastfeeding? _____

If you do 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 delivery 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.