



So Many Choices

Questions to Ask about Health Insurance

For more information, see: *Pregnancy, Childbirth, and the Newborn* pages 10-11, *The Simple Guide to Having a Baby* page 22; <http://www.pregnancyinsurance.org/>; <http://www.americanpregnancy.org/planningandpreparing/affordablehealthcare.html>.

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.

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

