Questions to Ask your Insurance Company

When you are thinking of starting a family or if you are already pregnant, it is very important to call the customer service department of your insurance company to determine what type of maternity or newborn coverage you have. You will need to have your subscriber # to find out about your specific policy. You will want to ask the following questions as a guideline in determining what services are provided.

1. **Is there a pre-existing condition clause?** Some policies require you to carry their insurance for a specified length of time before you can use maternity benefits. Some others don't consider you pregnant until the day you seek medical attention for pregnancy.

2. **Does my policy require that I select my physician or hospital from a specific list?** These are usually called “preferred providers.” If so, who are the preferred providers? Request a list. How is my coverage affected if I use a non-preferred physician or hospital? Is it affected if I choose a certified nurse midwife as my pregnancy caregiver?

3. **Will I need a referral to an obstetrician from my primary physician?** Will I need a second opinion or verification of my pregnancy from someone other than my chosen pregnancy caregiver?

4. **Should I receive pre-admission certification for hospitalization from my insurance company (also called pre-authorization)?** This may need to be done by your care provider. ASK! This can affect the total benefits you receive.

5. **Is there a deductible and how much is it?** What percentage will the insurance company pay (80 percent, 90 percent, etc.) of the remaining hospital and physician's bill?

6. **Is all prenatal care covered?** What about additional tests (ultrasounds, amniocentesis, etc.)? Many companies require pre-certification for these tests.

7. **Are elective procedures covered?** This means procedures that are not deemed necessary by your physician, such as an ultrasound to investigate your baby's sex.

8. **Are admissions to the hospital for premature labor covered?** Would they require pre-admission certification? Are home care treatments, such as home fetal monitoring, covered? And do they require pre-certification?

9. **How many days can I stay in the hospital after a vaginal birth?** Cesarean birth? How are the number of days calculated (calendar days or hours)?
10. If I have a Cesarean birth, what is and is not covered? What other complications are covered? What would be considered a complication? These questions are particularly important if you do not have maternity benefits but do have major medical coverage. Many times, complications are covered under your major medical insurance.

11. Will the baby be covered under my plan? How and when do I add the baby to my policy? When will coverage begin for the baby? (Automatically? After a certain period of time?) If the baby has complications, are there benefits for home care or outpatient care?

12. What is considered “well-baby care” and is it covered? Will the baby's doctor fees in the hospital be covered?

13. What about special circumstances, such as adoption, relinquishment, etc.? Will it be effective before or after adoption is legal or guardianship established?

14. What if the baby has complications, such as jaundice? What are the benefits for outpatient care (home phototherapy, oxygen, etc.)? Will readmission of my baby require pre-authorization?

15. Are there any home care benefits provided under my policy? Under what circumstances would they apply? (Complications only? Early discharge? Premature labor? Etc.) Does home care require prior benefit authorization? Make sure to notify your physician to order a home care visit after you deliver if you have this benefit.

16. What are the advantages of a shortened stay or early discharge? (Increased benefits? Home care?)

We strongly suggest that you record the answers to these and any other questions that you may have asked so that you can refer to them, if needed, at a later date. It is also very helpful to note the name of the representative you spoke with and on what dates you have communication with them.

_______________________________________________      ___________________________
Insurance Representative's Name         Date Information Was Obtained