

Pregnancy and Childbirth



Healthcare services for pregnancy and childbirth are unique. Bringing a new life into the world is both exciting and a bit daunting.

You will have new responsibilities and new expenses, including those associated with your care during pregnancy and childbirth. Careful planning can help relieve some of the worries most expectant parents will have and help avoid any financial surprises.

Who is involved?

When you learn that you are pregnant, your first step will be to choose a healthcare professional, such as an **obstetrician** or a **nurse-midwife**, who specializes in the care of expectant mothers, including delivery of your baby. When you choose this healthcare professional, you will also want to think about where you would like to deliver your baby. If you have a facility in mind, such as a hospital or birth center, make sure your healthcare professional offers services at that location. Then make sure both your healthcare professional and the facility are in network by checking with your health plan, the obstetrician, and the facility where you plan to give birth.

Also remember that you may deliver your baby at a time when your obstetrician or nurse-midwife is out of town or otherwise cannot be there. In that case, another obstetrician or nurse-midwife from your chosen healthcare professional's practice will be there. Ask the practice to confirm that all its healthcare professionals are in network for your health plan.

During your pregnancy, you will have regular visits with your obstetrician or nurse-midwife to monitor your health and the health of your baby. Several routine tests will be performed. Depending on the outcomes of those tests, your obstetrician or nurse-midwife may want to refer you to a specialist provider. If you need a referral to a specialist, ask for a specialist in your network. Confirm network status with the specialist and your health plan before your appointment date.

Before you reach your due date, you should select a **pediatrician** or **family practitioner** who specializes in the care of children. Your pediatrician or family practitioner will care for your baby once the baby is born. Contact your health plan and the pediatrician or family practitioner's office to confirm that he or she is in network. Also ask if the other healthcare professionals in the practice are in network in case your child needs care when your doctor is not available.

If you are delivering your baby in a hospital, there might be other healthcare professionals involved in the delivery. For example, during labor, one of your choices for pain relief is medicine you will receive by injection into your lower back. This medicine, often called an **epidural**, will be given to you by an **anesthesiologist**. In some cases, your obstetrician will deliver the baby using a **Caesarean section** (also called a C-section). This is a common surgical procedure. An anesthesiologist will be involved in this procedure. An **assistant surgeon** may also be there to help your obstetrician with the procedure.

After you deliver your baby, your pediatrician may visit you and the baby in the hospital. If your baby has any health issues that require specialized care, a **consulting pediatrician** or **neonatologist** may also provide services. A **neonatologist** is a doctor who specializes in the care of newborn infants.



When should I ask about network status?

Here are some common checkpoints to make sure you have checked the network status of your providers before the time to deliver your baby arrives.

- **When you learn you are pregnant.** This is time to select your obstetrician or nurse-midwife and the facility where you want to deliver your baby. Check the network status of the obstetrician or nurse-midwife before your first appointment. As soon as you have decided upon a facility for the delivery, check to make sure that location is in network as well. If you choose to deliver the baby at home, you will want a back-up plan for emergency transport to a hospital, so confirm that the hospital you would use in an emergency is in network.
- **When you have decided on a facility for your delivery.** Contact the facility where you plan to deliver your baby and ask them to provide the names of the anesthesiology practice and neonatology practice that provide services to expectant mothers and infants at the hospital. Ask who else may be involved with a regular or a C-section delivery (including, for example, assistant surgeons). Use the “Planning for My Procedure” form included in this guide to record the possible services you will receive and the names of the providers and their practice groups. Then follow up with your health plan and the providers on your list to confirm their network status. If they are not in network, and you do not wish to change locations, work with your health plan and the providers in advance to understand how any services they provide will be paid for, and what your potential financial responsibility would be.

- **When you choose a pediatrician or family practitioner.** Early on in your pregnancy, ask your obstetrician or nurse-midwife when you should choose a pediatrician or family practitioner. If you don’t have a pediatrician or family practitioner in mind, ask who your obstetrician or nurse-midwife recommends. It is always a good idea to ask for several recommendations. Once you have chosen a pediatrician or family practitioner, confirm network status with the pediatrician or family practitioner and your health plan right away.
- **If you have a pre-delivery visit to a hospital or birth center.** Many facilities offer a pre-delivery visit to make you more comfortable with the facility before your delivery. The visit itself is not a good time to ask questions about the network status of providers who provide services at the facility—they will have a lot of other topics to cover! But you can use the date of the visit as a reminder to check network status of the providers if you have not yet done so.

Is there anything else I need to know?

Several health systems are now offering “pregnancy care packages” for pregnancy and childbirth services. Pregnancy care packages coordinate the care you receive before, during, and after your delivery, and may offer a total price estimate for that care. See if any health systems in your community offer a pregnancy care package. Make sure you find out if they are in your health plan’s network. Also make sure you understand what is included in the package.