

## Determining Your Health Insurance Coverage

Coverage for your maternity care will vary according to your health insurance plan. It is your responsibility to know this information in advance. The questions below will help you understand the extent of your coverage from your insurance company. Please ask these questions directly of your health care insurance provider. (This form does not need to be returned to the hospital or clinic—it is for your information only.)

Date/time of call \_\_\_\_\_  
 Insurance company \_\_\_\_\_  
 Person spoken to \_\_\_\_\_  
 Policy number \_\_\_\_\_

1. A. Does my hospital stay need to be pre-approved?  
 Yes       No  
 B. If yes, what do I need to do to receive the pre-approval? \_\_\_\_\_  
 Precertification number \_\_\_\_\_
2. A. What is the approved length of stay for a normal vaginal delivery? \_\_\_\_\_  
 B. What is the approved length of stay for an uncomplicated cesarean birth? \_\_\_\_\_
3. Does authorized hospitalization begin with admission or time of birth?  
 Admission     Birth
4. Is additional hospitalization time authorized for complications?  
 Yes       No
5. Does my medical insurance cover prenatal tests, such as ultrasound or maternal serum screening (triple screen or quad screen)?  
 Yes       No
6. Does my medical insurance cover prenatal classes or car seats?  
 Yes       No
7. Does my medical insurance cover a doula?  
 Yes       No
8. Which providers are covered under my insurance plan for my baby's care? \_\_\_\_\_  
 \_\_\_\_\_
9. How do I add my new baby to my insurance policy? \_\_\_\_\_  
 \_\_\_\_\_
10. If I have a boy and want him circumcised, will that cost be covered?  
 Yes       No
11. A. What coverage is provided if my baby needs additional hospitalization? \_\_\_\_\_  
 \_\_\_\_\_  
 B. Am I authorized to stay in the hospital as long as my baby is hospitalized?  
 Yes       No
12. Will I be notified if benefits in my plan change?  
 Yes       No
13. If I am breastfeeding, what coverage is provided for breast pump rental or purchase? \_\_\_\_\_  
 \_\_\_\_\_
14. If both you and your significant other have health insurance, call each company to find out which policy covers the :  
 Hospital stay \_\_\_\_\_  
 Circumcision \_\_\_\_\_  
 Clinic care after discharge \_\_\_\_\_