

# Determining Your Health Insurance Coverage



## Questions to ask before your hospital stay

Coverage for your medical care for pregnancy, labor, birth and postpartum will vary, according to your health insurance plan. It is your responsibility to know this information. To learn what your plan covers, call your insurance provider during the early weeks of your pregnancy (often, the phone number is printed on the back of your membership card). Use this worksheet as a guide to help you get a clear idea, in advance, of your coverage.

Date/Time of Call \_\_\_\_\_ Insurance Company Phone \_\_\_\_\_

Person Spoken To \_\_\_\_\_ Policy Number \_\_\_\_\_

1. Does my hospital stay need to be pre-approved?  yes  no
2. By whom? \_\_\_\_\_
3. What do I need to do to receive the pre-approval? \_\_\_\_\_

**NOTE: Ask Questions 4 and 5 exactly as they are written or you may receive inaccurate information.**

4. If I have an uncomplicated vaginal birth, what is the normal postpartum hospital stay for which I do not need a doctor's reason to stay longer? \_\_\_\_\_
5. If I have an uncomplicated Cesarean birth, what is the normal postpartum hospital stay length? \_\_\_\_\_
6. Do you measure the length of hospital stay from  admission or from  the time of birth?
7. If there are complications, is a longer hospital stay covered for me? \_\_\_\_\_  
For my baby? \_\_\_\_\_ Is it necessary for me to notify my insurance company?  yes  no
8. What health care providers are covered under my insurance plan for my baby's care? \_\_\_\_\_

(If you already have a prenatal health care provider, ask specifically if that person is covered.)

9. Is circumcision covered?  yes  no Hearing test?  yes  no
10. What coverage is provided if my baby needs to stay in the hospital longer? \_\_\_\_\_
11. Does my coverage include home visit(s) by a registered nurse?  yes  no
12. How do I add my new baby to my insurance policy? \_\_\_\_\_
13. Will I be notified if benefits in my plan change?  yes  no
14. Do you cover a breast pump?  yes  no  
 Rental  Purchase Any requirements? \_\_\_\_\_
15. If both you and your partner have insurance coverage, call each company to determine which policy covers your baby for:  
Hospital stay: \_\_\_\_\_  
Circumcision in clinic: \_\_\_\_\_  
Circumcision in hospital: \_\_\_\_\_  
Baby's clinic care after discharge: \_\_\_\_\_  
Home visits: \_\_\_\_\_
16. Is a post-delivery tubal ligation covered?  yes  no  
If yes, how much is covered? \_\_\_\_\_  
If no, is it covered as an outpatient?  yes  no