

In 2023, **the average birth in the United States incurred on average \$20,000 in health care expenses**. With such significant costs associated with childbirth, it is important to understand how to navigate through the maternal health care journey and maximize cost transparency.

HOW MUCH CAN PREGNANCY CARE COST OUT-OF-POCKET?

On average, for those with health insurance, pregnancy and delivery can result in nearly **\$3,000 in out-of-pocket costs**. This increases on average by \$600 for women who undergo cesarian births. For those who do not have insurance, pregnancy and birth costs almost \$19,000. These costs do not include postpartum care.

MINIMIZING OUT-OF-POCKET COSTS

EXISTING CONSUMER PROTECTIONS

To help provide insight into the cost of health care, insurers and other entities are required to more clearly communicate the cost of their coverage. Insurers are required to provide consumers with the following:

- **Machine-readable files** that allow for computers to automate cost comparisons, outline costs on all forms of health care and maintain up-to-date and accurate data
- **Online consumer price transparency tools** offer personalized estimates of health care costs.

THINGS TO CONSIDER

- Review insurance coverage to understand what services, treatments and procedures are covered by insurance plans.
- Research health care providers to understand care costs prior to meeting with providers including knowing which providers are in-network.
- Use consumer price transparency tools on an insurance provider's website.

Understand the Options

- Review medical bills
- Explore financial assistance options by asking care providers for an extended payment plan.

Talk to Insurance and Care Providers

- Ask your insurance and care providers questions regarding the price of your care

MANY OUT-OF-POCKET COSTS ARE DUE TO:

- Hidden Fees
- In-Network vs. Out-of-Network
- Insurance Coverage Limitations or No Insurance Coverage
- Cost Variation Among Providers
- Billing Errors

SERVICES AVAILABLE

Health Care Provider Websites and Online Health Care Cost Estimation Tools

- Some insurance providers are required to house estimation tools on their websites for consumers to calculate personalized costs for health care based on coverage and care needed.

Nonprofit Organizations and Patient Advocacy Groups

- Nonprofit organizations and patient advocacy groups often provide information and resources related to cost transparency, insurance coverage and financial assistance programs.

Community Health Centers

- Community health centers often provide free or low-cost health care services, including prenatal care and maternal health education assisting with navigating insurance coverage and accessing financial assistance programs.

Cost Estimation Tools

- Some insurers provide cost of care estimator tools, so patients can understand what out-of-pocket cost may be.

Public Libraries

- Public libraries often provide access to free educational materials, books and online resources related to maternal health and health care costs.

QUESTIONS TO SUPPORT COST TRANSPARENCY AND QUALITY CARE

- What are the costs associated with prenatal care and childbirth?
- Are there any additional fees or change to be aware of?
- What is the estimated cost if there are complications during pregnancy or delivery?
- Does insurance cover all aspects of maternity care?
- Are there any out-of-policy expenses to anticipate?
- What are the individual charges on the bill?
- Does insurance cover digital care or telehealth options?