

Maternity care

CONVERSATION GUIDE

Taking an active role in your health care is a good way to meet your health care needs and goals. Bring these questions to your appointment and take notes to help you remember your conversation later.

1. Learn the basics

What is maternity care?

Maternity care refers to the health services provided to a pregnant person during three broad phases of care:

- Pregnancy (prenatal care)
- Delivery
- After delivery (postnatal care)

Who provides maternity care?

Maternity care can be provided by an obstetrician, a family physician, a certified nurse-midwife and/or a doula. Each of these providers has different training, skills, and outlooks about pregnancy and childbirth. Your choice of provider will depend on your health and the type of birth experience you want.

Where can I get maternity care?

Prenatal care is usually provided at a medical office, an ambulatory care center, or at an outpatient clinic of a hospital.

Labor and delivery typically take place at a hospital or a birthing center. Some people choose to have their babies at home, called a homebirth.

You may want to consider the following factors when deciding which type of provider best meets your needs.

- Risk factors you may have for problems during pregnancy and childbirth
- Where you would like to deliver your baby
- Your beliefs and desires about natural childbirth

2. Talk to your provider

Talking with your health care provider — which may include any medical professional involved with your care — helps you better understand your treatment options while you are receiving maternity care.

Asking informed questions can help you and your provider work together to decide which choice is best for you.

Questions to ask your maternity care provider

- I understand that prenatal testing includes certain tests and can give me useful information about my baby's health. What prenatal testing do you recommend for my baby and me?
- What are the benefits and risks of each of the prenatal tests you recommend?
- How often should I come for prenatal visits? Will I always see you during prenatal visits or will I see others in your practice? How do the other providers in the practice rotate to see patients?
- What are my options for anesthesia, cesarean section, labor induction and postnatal care, such as breastfeeding support?
- What hospital or birthing center should I use? If I am at higher risk for complications, can you help me select a hospital with the resources I or my baby might need?
- Can you tell me about quality ratings for procedures such as early elective deliveries, cesarean section, and standard maternity care precautions at the hospital or birthing center you recommend?
- What is the CPT (Current Procedural Terminology) code for the maternity care you provide and for breastfeeding services, so I can ask my health plan for an estimate of my costs?

3. Talk to your health plan

Your health plan can provide valuable information about your health care coverage. Asking questions can help you learn about costs associated with your maternity care.

Cost and quality can vary among health care providers. More expensive services or procedures are *not* always better or higher quality.

Before your visit

Contact your health plan to get an estimate of what you will pay for care. Remember to get the CPT (Current Procedural Terminology) code from your provider's office beforehand.

Your costs may vary depending on:

- Your insurance coverage (deductible, co-insurance, copayments)
- The provider, hospital, birthing center or other location you choose
- If you have an uncomplicated delivery or experience other factors during your pregnancy and delivery.

Questions to ask your health plan

- What are my plan benefits for maternity care? What is included in coverage for maternity care?
- Is prior authorization required for any part of my maternity care?
- Does my plan provide coverage for breastfeeding support, counseling and equipment?
- I have CPT (Current Procedural Terminology) codes for the maternity care and breastfeeding services my provider recommends. How much will I pay for maternity care, before and after the baby is born? Are there additional costs, for example, separate fees for anesthesiologists or other providers?
- Are there any options under my plan to reduce my costs?

Learn more

Learn more about maternity health with these resources:

- [Healthy Lifestyle - Pregnancy week by week: MayoClinic.org](#)
- [Stages of pregnancy: WomensHealth.gov](#)

Tip: Massachusetts and federal laws require that certain health plans pay for at least a 48-hour hospital stay after a regular delivery (96-hours if your baby is born by cesarean section). This essential benefit requires coverage for prenatal care, labor and delivery, and all inpatient services.

