

I'm Pregnant! Now What? (And I Don't Have Insurance)

Many women in America are in this situation today of not having maternity insurance. The reasons for not having maternity coverage are all too common: "I cannot afford it", "I thought my coverage included maternity", or "I just didn't choose to have it in my plan because, we weren't planning on having a baby yet". Even though the reasons are different the end result is the same. It is such a shame that during one of the happiest times in a woman's life has to be mingled in with worry and fear. It is my hope that the information in this article will provide clear answers and will help remove some of the anxiety you may be feeling. I remember when my wife was pregnant; we had enough to worry about let alone the financial aspects of having a baby.

So what are your options if you do not have maternity coverage? Unfortunately, as you probably have already experienced the insurance avenue is out! Once you are pregnant, insurance companies will not accept you. It is kind of like trying to get auto insurance after a car wreck. Fortunately, there are a few choices you can make:

****Discount Medical Plans---** Discount medical plans like [Ameriplan](#) are similar to traditional major medical plans yet are different. Major medical insurance plans are designed to help cover the costs of medical claims. Discount plans, however, just provide a better rate for health services. The nice thing about discount plans are they are significantly less expensive than traditional health plans and you can begin using the benefits from day one.

****Advocacy Groups---** Similar to discount medical plans are maternity advocacy groups like [Maternity Advantage](#). They help to negotiate the best pricing for lab work, help find the best doctor fees in your area, and help find errors in billing to help cut costs. Click the link above to have a maternity specialist help you better understand the different programs they have available for you.

****Cash Pay Option---** Most OBGYN's have two billing methods 1) Global billing—which is used for insurance and 2) Cash payment. With a cash payment option they give you a cash pay discount for their medical services. Typically, the doctor's office will charge you around \$2000-\$3000 dollars from conception to delivery. Next, you will need to contact the billing department for your hospital. Every hospital has a prepayment package for delivery services. Usually these packages range from \$3000-\$5000 dollars. As you can see this is a much more expensive option to experience on the front end, but you do save at the end. On average a normal pregnancy if you do not have insurance, use an advocacy group, or discount plan will cost you from \$7500-\$10,000 dollars—just for delivery!!!

As you can see there are options available for pregnant women. I wish they were as comprehensive as traditional health insurance with maternity care, but these programs do help save women a lot of money in their maternity expenses. I hope after reading this article you have a better understanding of what your choices are and are able to develop a road map of what to do next. But most of all, I hope that now you can rest a little easier at night because in a few short months you will have a lot of late nights with your new baby.

About the Author: Matt Irons, an Arizona independent health insurance broker, is dedicated to the well being of his clients, by providing peace of mind and helping them find quality [Arizona health insurance](#) at an affordable price. He cares by giving honest answers and advise to solve your health insurance needs. Visit him at www.ironsfamilyinsurance.com