

# ZION HEALTH

(888) 920-9466 | ZIONHEALTH.ORG | MEMBER@ZIONHEALTH.ORG

## MATERNITY NEED GUIDE



## CONGRATULATIONS!

We are happy to help you with any questions you might have during this special, but often confusing time. This guide will help you set clear expectations, understand your member responsibilities, and know what services relating to your maternity need are shareable with the Zion Health community. Please read each section carefully.

### Please note that all submitted bills must include:

- Patient's name
- Date of service
- Place of service
- A list of charges for each service
- Procedural (CPT) codes (or description of services)



## WHAT TO DO WHEN...

### YOU FIND OUT YOU ARE PREGNANT:

- Relax, we are here to help
- Open a “needs request” at [zionhealth.org/needs-request/](https://zionhealth.org/needs-request/)

### YOU HAVE YOUR FIRST APPOINTMENT WITH YOUR OB/GYN:

- Request a “Stork Package” or “Global Package” from provider on letterhead
- Request that sonograms and blood work be included in “stork package”
- Inform your provider of self-pay status and request any discounts that are available
- Submit itemized bill on letterhead to [member@zionhealth.org](mailto:member@zionhealth.org) for review

### YOU CONTACT THE HOSPITAL OR BIRTHING CENTER:

- Request a “prepayment agreement” on provider letterhead
- Submit agreement to Zion Health for review as soon as possible

### YOUR BABY IS BORN:

- Gather any final medical bills that you receive and send them to Zion Health
- Enjoy your precious new addition

## WHAT IS SHAREABLE?

### PRENATAL

Routine office visits, blood work, prescriptions related to pregnancy, up to three standard ultrasounds (unless an unexpected complication requires additional scans)

### DELIVERY

OB/GYN labor and delivery, cesarean, multiple births, hospital labor and delivery, hospital room and board, anesthesiologist, legally-practicing midwives, home births, birthing center, charges related to unexpected complications for mother or baby, an in-hospital pediatrician visit (if the provider is within the PHCS network).

### POSTNATAL

Mother's six-week postpartum checkup with Pap test, immunizations for the child up to age twelve (when performed by an in-network PHCS provider)

## WHAT IS NOT SHAREABLE?

### PRENATAL

Invasive genetic testing (such as amniocentesis), 3D ultrasounds, immunizations (such as a flu shot or Tdap vaccine), STD screening, non-prescription supplements

### DELIVERY

Doula services, birthing tubs (or other items related to midwife delivery), placenta encapsulation, circumcision, evoked auditory tests (including BAEP, ABR, or BAER)

### POSTNATAL

Breast pumps, lactation consultant, mother's immunizations, postpartum counseling, additional postpartum services



If you have difficulty obtaining a discount or receiving the appropriate documentation for your maternity care, please ask us for help. We are here to negotiate on your behalf.

# PREPAYMENT AGREEMENTS

Prepayment agreements should be collected as soon as possible and be presented on provider letterhead. Do not sign the agreement before you submit it to Zion Health. As soon as you receive a prepayment agreement, email it to [needs@zionhealth.org](mailto:needs@zionhealth.org).

## OB/GYN

A prepayment agreement from your OB/GYN is also known as a "stork package" or "global fee." It will usually include appointments, blood work, and labor and delivery charges. We suggest that you promptly pay for these services up to your IUA amount and immediately submit and itemized bill and receipt.

## HOSPITAL

If you plan to give birth at a hospital, you will need a hospital prepayment agreement in addition to your OB/GYN prepayment agreement. In most cases, Zion Health can send funds for your delivery charges before the baby is born—as long as you request the prepayment agreement **at least three months prior to your due date**.

Room and board charges may not be included in the hospital prepayment agreement, but you can ask your provider to include those charges. If the provider will not include room and board in the agreement, submit the itemized bill for room and board as an "add-on" to your needs request.

Anesthesiology charges are eligible for sharing, but Zion Health cannot share these expenses prior to birth. We suggest asking for a cash discount and an estimated bill of itemized charges. To expedite the sharing process, upload or email the estimated bill prior to delivery and submit the final, itemized hospital bill when your baby is born.

## BIRTHING CENTER OR HOME BIRTH

If you will not deliver at a hospital, obtain a prepayment agreement from the provider that will deliver your baby. The agreement should include any services from prenatal care to the birth of your baby. Any other charges must be preapproved by Zion Health.

If you opt for a home birth, which is generally less expensive than other delivery options, you may submit a request to have your IUA responsibility waived by Zion Health.

If, for any reason, the birth is transitioned to a hospital or medical facility, you will be responsible for the standard two maternity IUAs—whether or not you received preapproval for an IUA waiver.

## FAQ

### *How will I know what bills are eligible?*

Once Zion Health receives the necessary paperwork and invoices, we'll review the bills to make sure that they're eligible according to the Membership Guidelines, that they're itemized, and that there are no billing mistakes.

### *What if my healthcare provider will only bill per visit?*

If your OB/GYN will not provide you with a prepayment agreement, you or your provider must submit medical bills directly to Zion Health. To ensure you receive the best rates, show your provider your member ID card with the PHCS network logo on it.

### *How do I pay my providers?*

Zion Health can pay the provider directly, reimburse you, or provide funds for you to pay your provider directly. If your provider has set a time limit for reduced charges (seven months is common), notify Zion Health immediately.

### *What about my IUA?*

For your maternity need, you will pay double the amount of your IUA (e. g. if your selected IUA is \$1,000, you will pay \$2,000). Afterward, 100 percent of your eligible maternity medical expenses will be shared. Your IUA may be waived if you opt for a home birth (requires prior approval).

**If you or your provider have any additional questions, we are here to help.**



(888) 920-9466 | ZIONHEALTH.ORG | MEMBER@ZIONHEALTH.ORG

