

ZION HEALTHSHARE

MATERNITY GUIDE



CONGRATULATIONS!

We are so excited to share in this exciting and special time with you! The Member Guidelines, which are attached separately, explain what maternity services are eligible for sharing with the Zion HealthShare community. This Maternity Guide will help you understand the process through which the Zion HealthShare community shares in your maternity services as well as your responsibilities as a contributing member of the Zion HealthShare community.

Please read each section of this guide carefully so you are familiar with each step of the process to avoid situations that could cause your maternity services to become ineligible for sharing.

KEY MATERNITY GUIDELINES

Here is a list of the most important maternity guidelines that define the submission timeline requirements for your maternity need. Please refer to the full maternity guidelines for further information and a complete list of what services are and are not sharable.

- Any pregnancy that is conceived prior to membership or within the first 60 days of membership is not eligible for sharing.
- Each membership has an IUA (Initial Unsharable Amount). This is your financial responsibility for each Medical Need shared with the community. Your IUA amount was selected when you enrolled with Zion HealthShare. Your IUA must be paid before the Zion HealthShare community can share in any maternity related services.
- IUAs may be paid directly to Zion HealthShare or to the provider. It is preferred that IUAs are paid directly to Zion HealthShare rather than to the provider. Please contact Zion HealthShare if you would like to pay us directly.
- If you overpay your IUA to your provider, you must submit copies of all payment receipts to Zion HealthShare along with associated itemized bills before a reimbursement can be issued.
- Because reimbursements are limited to 2 per need, we can reimbursement once halfway through the pregnancy and again after delivery.
- Zion HealthShare is not medical insurance; therefore, members of the Zion HealthShare community are uninsured patients (unless they have medical insurance through a medical insurance provider). For this reason, all Zion HealthShare members should tell their providers they are uninsured and ask how the providers will work with them as an uninsured patient.
- If you have primary insurance, you must declare this when you submit your maternity need.
- Maternity need requests must be submitted no later than 6 months after pregnancy confirmation at your initial provider visit.



MATERNITY NEED CHECKLIST

I just found out I am pregnant! Now what do I do?

- Submit maternity need request online
- Schedule your first provider appointment
- Submit provider notes from your appointment to Zion HealthShare
- Submit bills/financial agreements/payment packages to Zion HealthShare
- Pay your IUA
- Submit your facility payment agreement to Zion HealthShare
- Have your baby
- Add your newborn to your Zion HealthShare membership within 30 days of birth
- Submit any final medical bills to Zion HealthShare



Your Maternity Sharing Request

You are encouraged to open a maternity need as soon as you receive confirmation of your pregnancy. This allows for proper and timely processing of the bills associated with the shareable maternity services and avoids circumstances where medical services may become ineligible for sharing with the Zion HealthShare community. Maternity Needs must be submitted in writing through our website at zionhealthshare.org/need-request.

At your first provider appointment...

- Request a record of the first OB visit and submit to maternity@zionhealthshare.org.
- Tell your provider you do not have insurance and ask how the provider will work with you as a self-pay patient. Request a financial package or prepayment agreement with the provider that includes self-pay discounts. Request that your provider provide a copy of the package or agreement in writing. These packages include prenatal, delivery, and postpartum care. They may or may not include sonogram and bloodwork.
- Submit itemized bills and package/agreement documents to maternity@zionhealthshare.org.

When you schedule the birth with the facility...

- Contact the pre-registration department, let them know you are not insured and ask them how they will work with you as a self-pay patient. Request a written prepayment agreement and submit it to Zion HealthShare as soon as possible.

When your baby is born...

- Add your newborn to your Zion HealthShare membership within 30 days of delivery.
- Gather all final medical bills and submit them to Zion HealthShare.

OBTAINING A PREPAYMENT AGREEMENT

Prepayment agreements can be obtained from most OB/GYNs and hospitals or birthing centers. Obtaining a prepayment agreement allows Zion HealthShare to pay for your eligible maternity expenses ahead of time.

Prepay agreements with itemized statements must be submitted within six months of your pregnancy confirmation, but it is best to obtain these document as soon as possible. Zion HealthShare cannot share in any medical expenses until you have paid your IUA.



OB/GYN

A prepayment agreement from your OB/GYN is also called a global package. It will usually include appointments, blood work, and labor and delivery charges.

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 HealthShare can prepay your delivery charges before the baby is born.

BIRTHING CENTER OR HOME BIRTH

If you do not plan to deliver in a hospital, obtain a prepayment agreement from the provider who will deliver your newborn. The agreement should include any services from prenatal care to delivery. All charges must be pre-approved by Zion HealthShare. Please refer to the Member Guidelines for a complete list of what is and is not shareable.

If you decide on a home birth, which is generally less expensive than other delivery options, you may submit a request to have your IUA reduced by Zion HealthShare. If for any reason the birth is transitioned to a hospital or medical facility, you will be responsible for your standard IUA, whether or not you received pre-approval for an IUA reduction.



SUBMITTING BILLS

All submitted bills related to your maternity need request must include the following information:

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

FREQUENTLY ASKED QUESTIONS

HOW DO I KNOW IF MY MATERNITY NEED REQUEST IS SHAREABLE?

Any pregnancy that is conceived prior to membership or within the first 60 days of membership is not eligible for sharing. Your conception date will be verified based on notes from your first provider appointment.

HOW WILL I KNOW WHAT BILLS ARE ELIGIBLE FOR SHARING?

Once Zion HealthShare receives the necessary paperwork and itemized invoices, we will review the bills to make sure they're eligible for sharing according to our Member Guidelines and that there are no billing mistakes.

WHEN WILL ZION HEALTHSHARE SHARE MY EXPENSES?

Each member has an initial unshareable amount (IUA) that must be paid before your maternity need request becomes eligible for sharing. Your IUA, or personal responsibility amount, was selected when you enrolled with Zion HealthShare.

WHAT IF MY HEALTHCARE PROVIDER WILL ONLY BILL PER VISIT?

If your OB/GYN will not provide you with a prepayment agreement, you must submit medical bills directly to Zion HealthShare. To ensure you receive a fair rate, inform your provider you are an uninsured, self-pay patient.

HOW DO I PAY MY IUA?

IUAs can be paid to your provider or directly to Zion HealthShare. We prefer you pay your IUA directly to Zion HealthShare. Please contact us if you would like to pay your IUA directly.

If you pay your IUA to your provider, you must submit copies of all payment receipts.

If you overpay your IUA, Zion HealthShare can make reimbursements twice per medical need request, once halfway through the pregnancy and a second after delivery.

HOW LONG DO I HAVE TO SUBMIT MEDICAL BILLS?

Bills must be submitted within six months of service. Expenses that are submitted after this deadline are not eligible for sharing.

HOW DO MY PROVIDERS RECEIVE PAYMENT?

Zion HealthShare can pay the provider directly or reimburse you for eligible expenses. If your provider has a set limit for reduced charges (seven months is common), notify Zion HealthShare as soon as possible.

WHAT IF I HAVE COMPLICATIONS WITH MY PREGNANCY?

Please contact the Maternity Department and let us know and we will work with you.

WHAT IF MY PROVIDER RECOMMENDS THAT I SEE OTHER PROVIDERS?

Please contact the Maternity Department prior to your first visit with your additional provider so we can discuss what services are shareable with your maternity need request. Some services may not be sharable. We may require medical confirmation and a letter of medical necessity from your provider for additional services to be eligible for sharing.

WHAT IF I HAVE MEDICAL INSURANCE ALONGSIDE MY ZION HEALTHSHARE MEMBERSHIP?

If you have primary insurance, you must declare this when you submit your medical need request.