DON'T PAY FOR YOUR DOULA UNTIL YOU CHECK THIS

7 Questions to Ask Your Insurance Company About Doula Coverage

A quick benefits-check guide from Root & Rose Wellness

You found a doula. You love their approach. You're ready for more support during pregnancy, birth, or postpartum.

Then comes the big question:

How am I going to pay for this?

Before assuming doula care is entirely private pay, check your health insurance and employer benefits.

Some families may have access to doula services through Medicaid, commercial health insurance, employer-sponsored family-building benefits, reimbursement programs, HSA/FSA funds, or other benefits.

The problem?

You may have to ask the right questions to find them.

Use this guide when contacting your insurance company or benefits administrator.

BEFORE YOU CALL

Grab your insurance card and have the following information available:

Member name: _____

Member ID: _____

Group number: _____

Insurance company: _____

Employer: _____

Estimated due date: _____

Planned birth location: _____

If you already have a doula in mind, you may also want their:

- Full business/provider name
- NPI, if applicable
- Tax ID, if requested
- Provider status or credentials
- Location
- Estimated services and fees

You don't necessarily need all of this information to make your first call. Start by asking whether the benefit exists.

QUESTION 1

Does my health plan include coverage or reimbursement for doula services?

- Don't just ask: **"Do you cover doulas?"**

Instead, ask the representative to search your specific plan benefits for terms such as:

Doula services • Birth doula • Labor support • Maternity support • Pregnancy support • Postpartum doula • Perinatal services

- If the answer is no, ask: **"Are there any maternity, pregnancy, family-building, wellness, or reimbursement benefits that may cover these services?"**

Write it down:

Coverage available? YES / NO / UNSURE

Notes:

QUESTION 2

What doula services are covered?

Coverage may not be all-or-nothing.

Ask whether your benefits include:

□ Prenatal visits

□ Labor and birth support

□ Postpartum visits

□ Postpartum doula care

□ Virtual doula support

□ Lactation support

□ Childbirth education

□ Care coordination

□ Other: _____

Then ask: **"Are there limits on the number of visits, hours, or services I can receive?"**

Notes:

QUESTION 3

Does my doula need to be in-network or meet specific credentialing requirements?

This one matters.

1. Ask: **"Does my doula have to be contracted with my insurance plan?"**
2. Then ask: **"What credentials or provider enrollment requirements must they meet?"**

Your plan may have requirements related to provider enrollment, certification, registration, network participation, or other qualifications.

If you already have a doula you love, don't automatically give up because they're not in-network.

Ask Question #4.

QUESTION 4

Do I have out-of-network benefits or a reimbursement option?

1. Ask: **"If I choose a doula who isn't in-network, can I submit the services for reimbursement?"**
2. If yes, ask: **"What percentage or dollar amount is reimbursed?"**

Then: **"What documentation would I need to submit?"**

You may be asked for documentation such as an itemized invoice, receipt, claim form, provider information, or superbill depending on the benefit.

My benefits:

In-network: _____

Out-of-network: _____

Deductible: _____

Coinsurance/copay: _____

Maximum benefit: _____

QUESTION 5

Do I need a referral or prior authorization?

Don't find this out after services have already started.

- Ask: **"Do doula services require prior authorization, a referral, pre-certification, or approval before care begins?"**
    - If yes: **Who submits it?**

□ Me

□ My doula

□ My physician/midwife

□ Other: _____

Authorization/reference number:

_____

_____

QUESTION 6

How does billing or reimbursement work?

Ask the representative: **"Does the doula bill the insurance company directly, or do I pay the doula and submit for reimbursement?"**

- If reimbursement is required, ask: **"Where and how do I submit the claim?"**
- Also ask: **"Is there a deadline for submitting claims?"**

Write down the instructions:

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QUESTION 7

Are there additional pregnancy, postpartum, lactation, or family-building benefits available to me?

This is my favorite question because **doula coverage may not be the only benefit you're overlooking.**

Ask your health plan or employer about:

- ☐ Lactation consultations
- ☐ Breast pumps and feeding supplies
- ☐ Childbirth education
- ☐ Mental health support
- ☐ Postpartum care
- ☐ Pelvic floor therapy
- ☐ Nutrition services
- ☐ Transportation benefits
- ☐ Home visiting programs
- ☐ Family-building benefits
- ☐ HSA/FSA eligibility
- ☐ Employer-sponsored maternity or postpartum programs
- ☐ Other pregnancy and parenting resources

You are already paying for your benefits. **Find out what's actually included.**

BEFORE YOU HANG UP

Get the representative's information.

Date: _____

Insurance representative: _____

Call/reference number: _____

Department: _____

Then ask: **"Can you send me the applicable benefit information or policy language in writing?"**

Save it. If you're told something different during another call, having the reference number and written benefit information can make follow-up much easier.

IF THEY SAY "DOULA CARE ISN'T COVERED"

You're not quite finished.

- ➔ Ask: **"Can you confirm whether my plan has out-of-network reimbursement?"**
- ➔ Then: **"Are there maternity, pregnancy, wellness, family-building, or employer benefits that could reimburse these services?"**

You can also check whether you have access to:

- HSA or FSA funds
- Employer family-building benefits
- Medicaid/OHP benefits, if eligible
- Community-based doula programs
- Hospital or health-system programs
- Payment plans offered by your doula

A "no" to one benefit isn't necessarily a "no" to every payment option.

YOUR DOULA BENEFITS SNAPSHOT

After your call, complete this section.

My plan DOES / DOES NOT / MAY cover doula care.

My estimated benefit is:

My doula must be:

Prior authorization required?

YES / NO / UNSURE

My expected out-of-pocket responsibility:

My next step is:

NEED HELP MAKING SENSE OF IT?

Insurance language can get confusing quickly.

Root & Rose Wellness helps families explore their options for accessing birth, postpartum, and lactation support without automatically assuming private pay is their only pathway.

Whether you're using insurance, employer benefits, reimbursement, HSA/FSA funds, or private pay, the goal is simple:

Understand your benefits before making your care decisions.

Ready to explore doula care?

Visit Root & Rose Wellness to learn more about birth and postpartum support and start your benefits conversation.

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A QUICK NOTE

This guide is for educational purposes and is not a guarantee of insurance coverage or reimbursement. Benefits, eligibility, provider requirements, medical-necessity requirements, network rules, authorization requirements, and reimbursement vary by health plan and individual policy.

Always confirm benefits directly with your insurance company or benefits administrator before receiving services.