

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/

YOU HAVE YOUR FIRST APPOINTMENT WITH YOUR OB/GYN:

- Request a “Stork Package” or “Global Package” from your provider on letterhead
- Request that sonograms and blood work be included in the “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 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 the precious new addition to your family

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

Genetic testing (such as amniocentesis), 3D ultrasounds, immunizations (such as a flu shot or Tdap vaccine), 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.

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 pre-approved 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 partially waived by Zion Health.

If for any reason the birth is transitioned to a hospital or medical facility, you will be responsible for your standard member IUA—whether or not you received pre-approval for an IUA waiver.

FAQ

How will I know what bills are eligible for sharing?

Once Zion Health receives the necessary paperwork and invoices, we'll review the bills to make sure that they're eligible for sharing 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.

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?

A maternity need is treated like any other medical need. You will need to meet your Zion Health IUA before sharing begins. Afterward, 100 percent of your eligible maternity medical expenses will be shared. Your IUA may be partially 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.



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