

ZION HEALTH

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

MATERNITY GUIDE



SHARING OF MATERNITY NEED

Our goal is to make the process of a maternity need as hassle-free as possible for the expecting family. It's important for our members to understand their responsibilities and have a clear set of expectations through their maternity needs. Our Zion Health Member Care team is here to help with questions through the process. Once Zion Health receives all the necessary paperwork and invoices, we'll review the bills to make sure that they're eligible according to the Guidelines, that they're itemized and that there are no billing mistakes made by your healthcare provider. Zion Health can pay your provider directly, reimburse the member or provide funds to the member who in turn will immediately pay that provider directly. If your provider has set a time limit for reduced charges (seven months is common), immediately notify Zion Health.



MATERNITY BILL ELIGIBILITY

According to the Zion Health member guidelines, maternity sharing includes prenatal, delivery (including cesarean and multiple births), home births, midwives, limited postnatal and any complications that arise for mother and baby. For maternity, members are responsible to pay two times their selected IUA. 100% of eligible medical expenses are shared afterward.

Please read each section that applies to your maternity need carefully to understand what maternity needs are shared with the community and your member responsibilities.

PRENATAL

SHAREABLE

Routine office visits, blood work, up to three standard ultrasounds unless there is a complication that requires more, prescriptions related to pregnancy

NOT SHAREABLE

Invasive genetic testing (such as amniocentesis or other procedures), 3D Ultrasounds, immunizations (Tdap, flu shot, etc.), screening for STDs, supplements purchased without a prescription.

DELIVERY

SHAREABLE

OB/GYN labor and delivery charges, hospital labor/delivery charges + room/board, anesthesiologist (if applicable), charges from legally-practicing midwives, birthing center charges, and charges for complications that arise for mother and baby. **Note: Zion Health offers a reduced cost when a member does a home birth and those charges are reasonable (member must request approval prior)**

NOT SHAREABLE

Doula services, birthing tubs or related items if delivering with a midwife, placenta encapsulation, circumcision, evoked auditory tests including (BAEP, ABR or BAER) or immunizations (for child or mother) when performed at an out-of-network hospital.

POSTNATAL

SHAREABLE

Mother's 6-week postpartum check-up and corresponding Pap Test, Infant immunizations (immunizations when done at an in-network PHCS provider)

NOT SHAREABLE

Breast pumps, lactation consultant, further postpartum services, mothers' immunizations, counseling.

YOUR FIRST APPOINTMENT

At your first prenatal visit, inform your healthcare provider that you are a self-pay patient. Once you have informed your provider, request a prepayment agreement from the clinic/hospital/doctor on the facility's letterhead. The following are different maternity scenarios; please read and follow the instructions for each one that applies to you. Prior to agreement send the above letter to Zion Health, so we can work with you and your

OB/GYN PREPAYMENT AGREEMENT

You will need to obtain a prepayment agreement—also known as a “stork package” or “global fee”—from your OB/GYN as soon as possible. The prepayment agreement usually includes: OB/GYN appointments, Blood work, OB/GYN labor/delivery charges. We suggest paying for these services up to your IUA amount and immediately uploading an itemized bill along with payment receipt to Zionhealth.org or by emailing member@zionhealth.org

**Agreement needs to be sent to Zion Health for review prior to member signing*

**Request that sonograms (ultrasound) and blood work are included in “package”*

**Please be aware that blood work can often be performed at a fraction of the cost at an in-network lab facility such as Quest Diagnostic.*

Note: If your OB/GYN will not provide you with a prepayment agreement and will instead bill you per visit, you or your provider will need to submit medical bills to Zion Health. Providers can utilize the PHCS network logo on your ID card to send bills directly to Zion Health.

BIRTHING CENTER/HOME BIRTH

If you aren't birthing at a hospital, you'll just need one prepayment agreement from the provider that will deliver the baby. This prepayment agreement on provider letterhead should include any services from prenatal care up through the birth of the baby. Once you receive the prepayment agreement, immediately email or upload it to Zion Health. For home births at a lower cost, typically ranging from \$1,500-\$3,000, Zion Health may waive a member's IUA responsibility. Members must submit a request online for approval in advance for the IUA's to be waived. All maternity charges should be included in this agreement and other charges received would need prior approval to be shared with the Zion Health Community.

***If the birth needs to be transitioned to a hospital or medical facility for any reason the member will be responsible to meet two maternity IUA's (IUA's are no longer waived).**

HOSPITAL PREPAYMENT AGREEMENT

If you plan to give birth at a hospital, you'll need a hospital prepayment agreement (different from your OB/GYN prepayment agreement). We recommend you request it be sent to you as quickly as possible, **but no later than 3 months prior to your due date**. The reason is that, in most cases, Zion Health can send funds for your delivery charges before the baby is born. (Important: Zion health still needs an itemized final hospital bill as soon as you receive it.)

This prepayment agreement can include:

Labor & delivery | Room & board

Room and board charges aren't always included in the quoted price, so we advise you to ask the provider to include them in the prepayment agreement. If room and board charges are not included, make sure to submit the itemized bill as an "add-on" as soon as you receive it.

Once you receive the prepayment agreement, immediately email in or upload it to zionhealth.org/needs-request/. Anesthesiology charges are eligible for sharing, but Zion Health cannot share these expenses prior to the birth. We suggest asking for a cash discount and an estimated bill of itemized charges (if possible). You can upload or email the estimated bill to Zion Health prior to the baby being born, then submit the actual bill after the birth. Following this suggestion will significantly shorten sharing time.

Note: Some members may elect to have their pediatrician do an in-hospital visit. This can be shared as part of the maternity coverage if the provider is within the PHCS network. Please have provider submit their bill separately to Zion Health.



DEFINITION OF BILLS WILL INCLUDE THE FOLLOWING INFORMATION:

PATIENT'S NAME | DATE OF SERVICE | PLACE OF SERVICE
PROCEDURAL (CPT) CODES (OR DESCRIPTION OF SERVICES RENDERED)
THE CHARGE FOR EACH SERVICE RENDERED

If your provider has additional questions, your provider can call Zion Health at 888-920-9466. Zion Health staff are available to help you work with providers and to negotiate on your behalf. If you have difficulty obtaining a discount or receiving the appropriate documentation for your maternity care, please ask us for help.

TO REVIEW

STEP 1: FIND OUT YOU ARE PREGNANT

- Open a “needs request” at zionhealth.org/needs-request/

STEP 2: FIRST APPOINTMENT WITH OBGYN

- Request “Stork Package” or “Global Package” from provider on letter head
- Inform your provider of self-pay status and request any discounts that are available
- Submit itemized bill on letter head to Zion Health for review

STEP 3: CONTACT HOSPITAL OR BIRTHING CENTER

- Gather “pre-payment agreement”
- Submit to Zion Health for review as soon as possible

STEP 4: AFTER BABY IS BORN

- Gather any medical bill that you receive and send them to Zion Health
- Immunizations are fully sharable with a PHCS network provider up to age 12 for the child
- One annual wellness visit is fully shared with select memberships
- Mother’s 6-week postpartum check-up and corresponding Pap Test is fully sharable as part of maternity need