



Pregnancy Questions



Questions to Ask Your insurer

When and how do I report I'm pregnant?

How do I know my total out of pocket costs?

How do I make sure my doctors, hospital & other service are in-network?

Do I pay a deductible each doctor visit and in the hospital?

If my doctor prescribes tests, will these be covered?

Is there a limit to my policy coverage?

What procedures need pre-approval? How do I get pre-approval?

Are complications covered?

Is an in-home nurse or midwife covered when doing a home birth?

How many ultrasounds are covered? Are 3D ultrasounds covered?

Is cesarean delivery covered? Do I need prior approval?

Is tubal ligation covered?

If I take an ambulance to the hospital because I am in labor, is this covered?

Are breast pumps, supplies and parts covered? How do I order one? Does it have to be a specific kind?

If I have questions about my pregnancy coverage who can I call?

Questions to Ask Your Doctor



Typical procedures during pregnancy

During your pregnancy there are doctor visits that you will need to pay deductibles, co-pay and out of pocket costs. Here is a guide of the most common procedures during pregnancy.

First Trimester

Common procedures may include monthly doctor visits, lab work, ultrasounds, and any additional testing your doctor finds necessary.

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Third Trimester

By the third trimester, expect regular OB visits, which may be scheduled every 2 weeks then weekly at the final stages of your pregnancy.

Second Trimester

You will continue with monthly prenatal visits and may have additional lab work including glucose screening (to check for gestational diabetes) and blood screening (to check for genetic defects).

You may also be scheduled for further testing or consultations. Additional ultrasound tests may also be performed to make sure your baby is developing normally throughout the pregnancy.