

# Maternity Benefits Tip Sheet

## Surest, babies, and you!

You have so much to think about as your baby's arrival nears—the last thing you should have to worry about is your insurance coverage. Surest offers comprehensive maternity coverage, including prenatal, delivery, and postpartum care.

Use this resource to better understand your maternity coverage on the Surest health plan. If you have questions along the way, contact the Surest Clinical Advocacy team by calling Member Services at (866) 222-1298 or [complete this form](#).

## Choose your delivery location

Coverage for maternity and delivery care is probably a little different than other health plans. It's important to choose where you'd like to deliver first, because the copay for maternity and delivery also includes typical prenatal care. Use the Surest app or website to find delivery locations from within the broad, national UnitedHealthcare network. Facilities in the network are evaluated based on historical performance data, including effectiveness and cost-efficiency criteria, resulting in the assigned Surest Care Rating. Those that performed better are deemed higher value and often priced lower. It's important to note that copays vary by location, even within the same group, so searching for care *in advance* may help you find opportunities to save. Here's how:

1. Start by searching "maternity delivery care" in the Surest app or website, then "find providers" to compare care options in your area.
2. Call the facilities—hospitals and/or birthing centers—and ask how their delivery services align with your desired birthing experience. Ask if you can take a tour. If you're researching hospitals, ask about induction and C-section policies. Research shows that when these are done without a medical reason, the risk of complications increases.

3. Once you've selected where you'd like to deliver, search for an in-network OB/GYN or certified nurse midwife who delivers at that location. Call to see if their practice policies align with your preferences for care.
4. Make an appointment with your chosen provider to begin prenatal care.

## Maternity care and delivery coverage

The maternity delivery care copay includes these in-network services:

- Inpatient hospital or birthing center stay for you and your baby, in either a shared or private room
- Labor and delivery care—vaginal or C-section
- Induction of labor with delivery
- Doctors and midwives who provide care for delivery and medications or supplies (this includes anesthesia)
- Labs and testing while in the facility for delivery
- Typical newborn care in the hospital, including circumcision or other services. If baby is admitted to NICU or stays in the hospital longer than mother, a separate inpatient copay will apply.

If you go to the hospital during pregnancy and are discharged home without delivering the baby, the copay for the applicable service, such as emergency room, observation stay, or inpatient stay, will apply. If you deliver the baby during that hospitalization, the maternity delivery copay applies.

## These in-network services are \$0 copay

- Initial history and physical exam
- Routine prenatal visits and exams with your obstetrician or midwife
- Recording of weight, blood pressure, and fetal heart tones
- Routine labs and prenatal ultrasounds in the office
- Routine postpartum visit

### Labs

- Alpha-fetoprotein (AFP) test
- Blood glucose test

- Blood type test with Rh factor
- Complete blood count (CBC)
- Comprehensive metabolic panel (CMP)
- Hemoglobin A1C test
- Hepatitis B and C screening
- Qualitative blood (hCG) test for pregnancy
- Pap smear
- Red blood cell (RBC) count
- Rubella test
- Screenings for sexually transmitted diseases such as chlamydia, gonorrhea, HIV, syphilis rapid plasma reagin (RPR) tests
- Thyroid-stimulating hormone (TSH) test
- Urinalysis
- Urine culture
- Urine test for pregnancy

## Other services

- Amniotic fluid index ultrasound (AFI)
- Fetal biophysical profile (BPP)
- Fetal contraction stress test
- Fetal heart tones doppler
- Fetal doppler velocimetry
- Fetal non-stress test (NST): The price for the test is \$0; if it also includes an observation or other hospital stay, there could be a facility copay
- Fetal ultrasound
- Nuchal translucency (NT) test
- Oral glucose tolerance test
- Routine vaccinations
- Rho(D) Immunoglobulin Injection (RhoGAM)

## Copays apply for these services:

For prices (copays), search the Surest app or website. Some may require prior authorization.

- Amniocentesis
- Genetic testing (examples)
  - Ashkenazi Jewish gene panel
  - Cell-free DNA test or non-invasive prenatal test (NIPT)
  - Chorionic villus sampling (CVS)
  - Cystic fibrosis genetic screening
  - Maternal quad screening
  - Spinal muscular atrophy (SMA) genetic screening
- Diabetes education and management in pregnancy
- Maternal fetal medicine specialist (perinatologist) or any other specialist care

## Home births

For home births, your delivery copay is \$500 with an in-network provider and \$1200 with an out-of-network provider. This includes medical supplies used for home delivery of the baby. Your in-network midwife's prenatal, delivery, and postnatal care is a \$0 copay. To find a Certified Midwife, search the Surest app for "pregnancy and postpartum" and filter for Specialty>Certified Midwife. Expand the distance filter for additional results.

Home births also include an allowance of up to \$500 for eligible supplies and/or equipment used for home delivery, for example:

- birthing pack
- birthing tub
- monitoring devices
- local anesthetics
- comfort aids



To be reimbursed for these supplies, complete the out-of-network form found on the Surest app/resources section. This can be completed digitally or printed and mailed/faxed to Surest. Complete and return to Surest per instructions on the form. The following should be included when submitting your Claim Form to Surest:

- Member's Surest ID number
- Patient name
- Diagnosis code: not required
- Name and address of the provider (store where you purchased the supplies)
- Provider Tax ID: 2021012100257
- Provider NPI: 2024121800471
- Date of service (date of purchase)
- Place of service (code 12-home)
- Procedure code
- L8699 Birthing tubs
- S8415 For all other home delivery supplies
- Units (how many of each item)
- Amount paid

Be sure to attach an itemized invoice and/or receipt for the service. The claim will generate an EOB once processed. Contact Member Services with any questions.

## **Doula services**

- Doula services are covered and include in-person, phone, and email support throughout the pregnancy and postpartum; birth support; and lactation support
- Birth doula services coverage is limited to a maximum benefit of \$1,000 per pregnancy. Members will be responsible for any amounts that exceed this limit
- Before seeking doula services, you must be examined by a licensed physician, registered nurse, or midwife and have a confirmed pregnancy.



- Eligible doula providers: a doula who is state-licensed if the state requires a license. If the state does not require a license, then the doula must have a current certification under a recognized doula certification organization (e.g., DONA International and PALS Doulas).
- You can submit for doula reimbursement with the Out-of-Network form found on the Surest app

## Breast pump coverage

Surest coverage for one standard electric breast pump from an in-network supplier is a \$0 copay per pregnancy. To get a breast pump covered by the Surest plan:

- Ask your doctor for a breast pump prescription
- Find an in-network, licensed durable medical equipment (DME) supplier. Here are a few national suppliers:
  - [Aeroflow Breast pumps](#) 844-867-9890
  - [Pumping Essentials](#) 866-688-4203
  - [The Breastfeeding Shop](#) 866-255-6779

Provide your Surest member ID and the prescription to the DME supplier and choose the breast pump you'd like from their list. Some DME suppliers will also offer an "upgraded" list. If you choose a pump from that list, the DME supplier will tell you the cost difference you'll need to pay.

## Birth classes

When it comes to birthing classes, there's a wide variety. If your hospital or birth center doesn't offer classes, the Surest Clinical Advocacy team can help you find a class. Birthing classes are not covered as part of your medical benefit.

## We're here for you—and your baby

The Surest team is here to help you during this important time. For cost or coverage questions, call Member Services at (866) 222-1298. If you think your pregnancy may be high-risk, or you'd like additional help with support or resources, request to speak with a clinical advocate. You can contact our Clinical Advocacy team directly at 833-860-0333 or [complete this form](#).

## Maternity resources

### Depression during pregnancy

Being pregnant can be an exciting, emotional, and sometimes stressful time. There's a lot you need to think about and plan for, which can feel overwhelming. You may notice your moods changing often. When you're pregnant, your body goes through lots of hormone changes, which can affect your emotions and how you feel. It's important to take care of your body—and your emotions—during pregnancy. Don't hesitate to ask friends and family for support. You can also speak with your provider about how you are feeling.

Common symptoms of depression include:

- Feeling sad or hopeless and losing interest in daily activities
- Sleeping too much or not enough
- Feeling tired, low/no energy
- Eating too much or too little
- Having trouble focusing or making decisions
- Feeling worthless or having suicidal thoughts

Spring Health—your Employee Assistance Program (EAP)—offers licensed therapists who are available to help with therapy and resources. Contact Spring Health at 855-629-0554 or go to <https://benefits.springhealth.com>.

Log into Be Well to access these services, including Happify—an app offering science-based activities to help overcome negative thoughts, stress, and challenges.

Be sure to talk with your provider, family, or friends about how you are feeling right away.

If you or someone you know talks about suicide or harm, get help right away.

- Call the Suicide and Crisis Lifeline at 988
- Call 911 or go to your nearest emergency room

## Maternity and newborn support

- Maven Clinic supports you throughout your family planning, pregnancy, birth planning, delivery, postpartum care, and more. Enroll on the [Maven site](#).
- Surest Clinical Advocacy guides you through Surest benefits, high-risk pregnancy, and mental health needs. Request a call by [completing this form](#).
- Rethink at Home support to families caring for children with learning or behavior challenges, or developmental disabilities, log into your Be Well account to access this valuable service
- Once your baby is born, be sure to notify Microsoft within 90 days if you plan to add your little one to your Surest coverage
- Healthwise tools to support common pregnancy questions:
  - [Should I breastfeed my baby?](#)
  - [Should I take antidepressants while pregnant?](#)
  - [Should I have an amniocentesis test?](#)
  - [Should I get an epidural?](#)
  - [Should I have chorionic villus sampling done?](#)
  - [Should I try for a vaginal birth after a past C-section \(VBAC\)?](#)
- For information about pregnancy trimesters, managing morning sickness, and what to expect at prenatal appointments, visit the [Healthwise library](#)

If you need help understanding your Surest health plan coverage or how to navigate the Surest app or website, contact the Member Services team at 866-222-1298.