

# Pregnancy Cover Explained

## During Pregnancy

Having a baby can involve classes, specialist appointments and purchasing appliances before and after the baby is born in hospital. It is important that you have an appropriate level of cover so that you and your family can receive the best support from ACA Health.

Leading up to the baby's birth, it is helpful to know that the Complete Ancillary product can offer benefits on services such as pre-natal classes and some maternity appliances.

While generally newborn babies are not admitted hospital patients (unless they are admitted to an approved neo-natal intensive care unit, are the second twin, or are in hospital without their mother), it is important that your baby is immediately covered by your health insurance. Make sure you have family cover at least 2 months before the baby is born to ensure the waiting period is served. Doing this sooner rather than later is important as the 2 months is strictly before the baby is born not when the babies due date.

Obstetrician fees and packages are not covered as they are classified as out-patient medical services in the lead up to the birth. Medicare and the Medicare Safety Net may assist with these costs.

## In Hospital

When babies are not admitted, the cost for services performed in hospital by a Paediatrician or other Medical specialist can only be claimed by Medicare. Only medical services received by the mother or the baby when the person is an admitted patient in hospital can be claimed from ACA Health.

ACA Health supports your choices. If you receive services of a registered midwife in a private practice rather than a Doctor, these services are also claimable under the Complete Ancillary product out of the annual limit for Maternity Services.

## Taking the Baby Home

Once your baby is born, make sure you email us with your baby's name and DOB to be added on your policy. This is especially important if the baby needs to be admitted a few days later due to complications.

Remember that when you go home, ACA Health is here to help you transition to this adjusted life by offering benefits on services like post-natal classes and lactation consults by a Registered Nurse or midwife. To make sure that you have all the relevant information please read the Maternity Services section of the Complete Ancillary product guide, or contact our friendly Customer Service Team.





## Preparing For Pregnancy Checklist:

### Ask Yourself:

- ✓ Is your Family Policy at least 2 months prior to date of birth? *Consequences to adding later means that baby will need to serve all waiting periods.*
- ✓ Have you read about the Medicare Safety Net and how this will help with my costs for out-patient services?

### Ask Your Health Fund:

- ✓ Does my policy cover me for this procedure or service? Please have the Medicare Benefits Schedule Item number available for reference
- ✓ Under my policy, do I have to pay an excess or a co-payment?

### Ask Your Hospital:

- ✓ Does this hospital have an agreement with my private health fund?
- ✓ Will I have a gap to pay for my hospital accommodation?
- ✓ What else do I have to pay for out of my own pocket during my time in hospital?

### Ask Your Treating Doctor Or Specialist:

- ✓ How much is your fee?
- ✓ Will your fee be covered under my private health insurance or will I have to pay a gap out of my own pocket?
- ✓ If I have to pay a gap, how much will that be?
- ✓ What if I can't afford to pay this gap?
- ✓ Which other doctors and medical staff will be involved in my treatment?
- ✓ How can I get information about their fees and if they will be covered by my private health insurance?
- ✓ How will I know how much I have to pay out of my own pocket all up?
- ✓ Will I receive just one bill?
- ✓ Am I having a surgically implanted device or prosthesis? Will the cost of this be covered by my health fund or will I have to pay a gap?
- ✓ What is the Medicare Benefits Schedule item number for the procedure I am to have?

