

Which Plan is Best for Me if I am Having a Baby?

If you are planning to have a baby next year, which plan will cost the least? The illustration below shows sample delivery costs in three different plan options. Remember, your actual costs will vary depending on your actual care. Your ultimate plan choice should take into account your total health and family needs.

Note: All charts taken from SHBP "Summary of Benefits and Coverage: What the Plan Covers & What it Costs" for each plan.



Sample Care Costs for a Normal Delivery	
Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory Tests*	\$500
Prescriptions**	\$200
Radiology	\$200
Vaccines/preventive	\$40
TOTAL	\$7,540

*Outpatient laboratory

**Prescriptions are paid under pharmacy benefit through CVS Caremark, however, your member share is included in this calculation

***You must live or work in the 27 metro county service area to enroll in Kaiser. You must use Kaiser facilities in this plan.

BCBS HMO – Normal Delivery	Costs
Deductibles	\$1,300
Copays	\$45
Coinsurance	\$1,248
Limits or exclusions	\$0
YOUR OUT OF POCKET COST	\$2,593
<ul style="list-style-type: none"> • Amount owed to providers: \$7,540 • Plan pays: \$4,947 • You pay: \$2,593 	

Bronze HRA – Normal Delivery:	Costs
Deductibles	\$2,500
Copays	\$0
Coinsurance	\$1,260
Limits or exclusions	\$0
YOUR OUT OF POCKET COST	\$3,760
<ul style="list-style-type: none"> • Amount owed to providers: \$7,540 • Plan pays: \$3,780 • You pay: \$3,760 	

Kaiser HMO*** – Normal Delivery:	Costs
Deductibles	\$0
Copays	\$500
Coinsurance	\$0
Limits or exclusions	\$60
YOUR OUT OF POCKET COST	\$560
<ul style="list-style-type: none"> • Amount owed to providers: \$7,540 • Plan pays: \$6,980 • You pay: \$560 	