



**Christian
Healthcare
Ministries**

GOLD LEVEL
Maternity Guide

We're forever thankful to CHM and the generous members who have taken such good care of us. We're able to give our three happy, healthy babies our love and attention without distraction from the worry of giant bills. CHM has been the biggest blessing in our lives.

Cara Chatwin
Utah

Congratulations on your pregnancy!
Having a baby is a joyful time, but
you may also have questions about
how to handle your maternity bills as
a CHM member.

This guide is only for members who joined CHM's Gold program at least 300 days before your doctor's estimated due date.

*It describes what types of bills are eligible for CHM Gold sharing and contains details about various healthcare provider billing scenarios (OB/GYN, hospital, and birthing center/home births).

**Important note: Please be sure to also review CHM's maternity Guideline (chministries.org/guidelines) regarding sharing eligibility because all medical bills are shared in accordance with the CHM Guidelines.*

Maternity bill eligibility under CHM Guidelines

According to CHM Guideline R, for Gold members CHM shares qualifying medical bills (see “Definition of bills” on page 7 of this brochure) for pre-natal, delivery (including cesarean and multiple births), home births, midwives, postnatal up to six weeks and any complications that arise for mother and baby.

Prenatal:

- ✔ CHM shares: Routine office visits, blood work, up to three ultrasounds (provided they are medically necessary) unless there is a complication that requires more, prescriptions related to pregnancy
- ✘ CHM does not share: Invasive genetic testing (such as amniocentesis or other procedures), immunizations (Tdap, flu shot, etc.), supplements purchased without a prescription. (For a complete list of ineligible expenses, see CHM’s maternity Guideline.)

Delivery:

- ✔ CHM shares: 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: CHM shares for either a midwife or an OB/GYN, **not both**. (For an exception, see CHM’s maternity Guideline.) We cannot share expenses from more than one midwife.*
 - ❗ Circumcision is included in the maternity need.
- ✘ CHM does not share: Doula services, birthing tubs or related items if delivering with a midwife.

Postnatal

- ✔ CHM shares: Mother’s 6-week postpartum check-up and corresponding Pap test, well check-ups for the baby up to six weeks, one lactation consultation (if medically necessary; an itemized charge must appear on your bill or you must submit a note from your healthcare provider.)
- ✘ CHM does not share: Infant immunizations (except those done while admitted to the hospital), breast pumps.

Though this guide contains extensive maternity information, additional maternity Guidelines may apply to your circumstances (see chministries.org/guidelines).

Your first appointment

At your first prenatal visit, inform your healthcare provider that you are a self-pay patient and ask that they bill you directly. Once you have informed your provider, request an estimate from the clinic/hospital/doctor on the facility's letterhead.

Following are different maternity scenarios; please read and follow the instructions for each one that applies to you.

OB/GYN estimate

You will need to obtain an estimate—also known as a “global fee”—from your OB/GYN as soon as possible. Work with the provider to set up a payment plan until you are able to obtain itemized bills for the final expenses incurred. If your provider requires payment upfront, please call CHM who can work with your provider to make sure you get the services you need. In either case, please send CHM as soon as possible any cost-related items you receive from your provider. The estimate usually includes:

- ✔ OB/GYN appointments
- ✔ Blood work*
- ✔ OB/GYN labor/delivery charges

i **If sonograms and blood work are not included in the estimate, you may have to pay individually for each service as it is rendered. Always try to get on a payment plan for each of these services. If no payment plan is available, call CHM for additional guidance (1-800-791-6225). Please do not use any debit card linked to an employee health benefit account (such as a Benny™ card) for any CHM-eligible expense. We suggest paying for the service and immediately uploading an itemized bill into your CHM Member Portal account (portal.chministries.org); be sure to check the box that says, “This is an add-on itemized bill.”*

i **Please be aware that blood work can often be performed at a fraction of the cost of the lab service your doctor uses if you're willing to “shop around.” Independent lab services and clinics are listed on CHM's website at chministries.org/providerlist in the “National Providers” section.*

Once you have received the estimate, immediately upload the following into your CHM Member Portal account (portal.chministries.org): the estimate, completed sharing request packet and any itemized bills incurred so far.

(The forms you need can be found at chministries.org/needsforms.)

Note: If your OB/GYN will not provide you with an estimate and will instead bill you per visit, you'll need to submit to CHM an itemized bill for each service.

Hospital estimate

If you plan to give birth at a hospital, you'll need a hospital estimate (this is separate from your OB/GYN estimate). We recommend you request it be sent to you as quickly as possible, so that you can upload the estimate along with or in addition to your sharing request packet. (Important: CHM still needs an itemized final hospital bill as soon as you receive it. Please see page 7 of this brochure for the definition of an itemized bill.)

This estimate can include:

- ✔ Labor and delivery
- ✔ Room and 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 estimate. 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 estimate, immediately mail in or upload it into your CHM Member Portal account (portal.chministries.org). If you haven't yet filled out the sharing request packet, you'll need to do so at this time. If you've already filled out the forms for this pregnancy, there's no need to complete them a second time. Just submit the estimate as a "maternity add-on" bill.

Anesthesiology charges are eligible for sharing, but CHM cannot share expenses prior to the birth. You'll need to pay these charges out-of-pocket if your provider requires payment before delivery. We suggest asking for a cash discount and an estimated bill of itemized charges (if possible). You can upload the estimated bill into the CHM Member Portal prior to the baby being born, then submit the actual bill after the birth. Following this suggestion will significantly shorten sharing time.

Note: You may need to discuss payment options with the pediatrician who will perform the baby's check-up at the hospital. You can then submit the bill to CHM for sharing.



Scan the code on the left for a free sample medical bill log you can modify.

Birthing center/home birth

If you aren't birthing at a hospital, you'll just need one estimate from the provider who will deliver the baby. This estimate should include any services from prenatal care up through the birth of the baby as well as postpartum expenses up to six weeks following the birth. If there are any additional charges not included in the estimate, you will submit these to CHM as a "maternity add-on."

Once you receive the estimate, immediately upload it into your CHM Member Portal account (portal.chministries.org), completed sharing request packet, and any bills incurred so far.

Sharing process/payment of bills

Once CHM receives all of 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. CHM will send you a check to pay your healthcare provider. You're responsible to promptly pay your healthcare provider.

Make sure to keep your own records of bills you've submitted (a free sample record that you can modify is available at <https://www.chministries.org/resources/forms-documents/>).

If your provider has set a time limit for reduced charges, immediately notify the CHM staff for additional guidance (1-800-791-6225).

Definition of bills:

Anytime CHM uses the word “bill” or “bills” is used, it refers to an *itemized bill*, which CHM requires. An itemized bill contains all of the following:

- 1 the patient’s name;
- 2 the date of service;
- 3 the place of service;
- 4 the procedural (CPT) codes (or description of services rendered); and
- 5 the charge for each service rendered.

If your provider seems puzzled by what information, exactly, CHM needs to process your medical bills, please ask them to call CHM for more information (1-800-791-6225).

CHM 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 notify ministry staff at your earliest convenience by calling 1-800-791-6225.





Christian Healthcare Ministries

chministries.org

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