

Having A Baby in 2017?



If you are planning to have a baby in 2017, which plan will cost the least? The illustration below is an example of delivery and related costs in three 2017 plan options. This is just an example. Your actual costs will vary depending on your care. Your ultimate plan choice should consider your total health and family needs.

BCBS HMO—Normal Delivery	
• Amount owed to providers: \$7,540	
• Plan pays: \$5,565	
• Patient pays: \$1,975	
Sample Care Cost:	
Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests*	\$500
Prescriptions**	\$200
Radiology	\$200
Vaccines, other preventive	\$40
TOTAL	\$7,540
Patient Pays:	
Deductibles	\$1,300
Copays	\$75
Coinsurance	\$600
Limits or exclusions	\$0
TOTAL	\$1,975

BCBS Bronze HRA—Normal Delivery	
• Amount owed to providers: \$7,540	
• Plan pays: \$3,810	
• Patient pays: \$3,730	
Sample Care Cost:	
Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests*	\$500
Prescriptions**	\$200
Radiology	\$200
Vaccines, other preventive	\$40
TOTAL	\$7,540
Patient Pays:	
Deductibles	\$2,500
Copays	\$0
Coinsurance	\$1,230
Limits or exclusions	\$0
TOTAL	\$3,730

Kaiser HMO—Normal Delivery	
• Amount owed to providers: \$7,540	
• Plan pays: \$7,050	
• Patient pays: \$490	
Sample Care Cost:	
Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
TOTAL	\$7,540
Patient Pays:	
Deductibles	\$0
Copays	\$290
Coinsurance	\$0
Limits or exclusions	\$200
TOTAL	\$490

*Outpatient laboratory

**Prescriptions are paid under pharmacy benefit through Express Scripts, 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.

These charts taken from SHBP “Summary of Benefits and Coverage: What the Plan Covers & What is Costs” for each plan discussed. The charges are for illustration purposes only, actual charges will depend on actual care received.

