

## Maternity Health Insurance Coverage

A woman naturally gets excited when she finds out that she is pregnant. In many cases, this happiness is soon diminished when the financial burden of having a child is realized. Thirteen percent of American women who become pregnant have no maternity insurance coverage. They face the risk of inadequate pre-natal care and must find their own resources for funding the cost. If the pregnancy is complicated, this adds to the burden. Even those with insurance may find to their dismay that maternity is not covered. A costly add-on premium may be required. Some insurers do not offer maternity coverage or consider it a pre-existing health condition. This is illegal by Federal law, and there are several loopholes. There are many group insurance plans that do provide maternity coverage as a service to members. There may be a waiting period of three months to one year before the clause becomes effective. What happens if one becomes pregnant during the waiting period? If you are carrying COBRA (extended coverage from a previous employer), check to see if maternity is covered. This may be costly but well worth it. Some states have plans for pregnant women like Medi-cal in California. Federally sponsored programs like Medicaid also exist, but they are mostly for low-income groups. Another option is MaternityCard. It is designed to provide help to pregnant women and is well accepted. This covers a wide spectrum of maternity medical needs and less expensive than regular insurance. Ideally, maternity coverage begins immediately. There are some women that naturally get excited when they find out that they are pregnant. In many cases, this happiness is soon diminished when the financial burden of having a child is realized. Thirteen percent of American women who become pregnant have no maternity insurance coverage. They face the risk of inadequate pre-natal care and must find their own resources for funding the cost. If the pregnancy is complicated, this adds to the burden. There are some plans that have a 30-day waiting period. Always study the package that is offered before accepting it.

## About the Author

If your husband does not know the truth about his father's health he may not know the urgent need to do all he can to help his Father.

Source: <http://www.productsherbal.com>