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Summary - If you are pregnant or planning to have a child, then it is important to understand how the pre-natal care, birth and healthcare for the Mother and child can be handled. The health insurance and government programs for pregnant women vary by state. This article explains the health insurance a government options available in Florida.

Florida Health Insurance - Maternity and Health Insurance in Florida - Your Health Insurance Options

Congratulations on your decision to have a baby. It is important that you are able to receive pre-natal healthcare and not be stressed about the costs of the birth. A normal no issues birth costs about \$6000 not including pre-natal care. Complications such as a cesarean or premature will make the cost very much higher. Hopefully that does not happen but it can and that does not have to be a stressful issue.

The best way to take care of this is to be on an employer sponsored health insurance plan. All employer group health insurance plans cover maternity. Maternity benefits are not subject to any waiting period or pre-existing condition exclusions even if the person is already pregnant when she enrolls.

It is not necessary for both parents to be on an employer health insurance plan. If the wife is working where the employees are offered the employer group health insurance, then she should be enrolled on the insurance. If she is not enrolled then she should enroll during the open enrollment period for the insurance. You need to find out when that is and be sure to enroll. You only need to enroll yourself.

If the wife is not employed, her employer does not offer health insurance or she is not eligible for the employer group health insurance then she needs to check if the husband's employer offers group health insurance. This will be more expensive as the husband and the wife will have to be on the insurance. The husband would be on as the employee and the wife as the spouse.

Florida Medicaid is an option for pregnant women. Qualifying for Medicaid is based on family income. For a pregnant woman the household income must be less than 185% of the Federal Poverty Level. A pregnant woman is counted as two persons when checking eligibility. For example if the woman is married than with no other children than the qualifying level would be based on the Federal Poverty Level for a three person family.

Maternity coverage is in general not offered on individual health insurance plans or the benefits are limited. Benefits may be available after the plan after it has been in effect for period of time, maybe 12 months and benefits might be stepped over time. For example, after 12 months on the plan, there might be \$1000 of benefits, after 2 years, \$2000 of benefits, after 3 years \$3000 of benefits to the maximum plan benefit for maternity which might be \$7000. If a person is already pregnant then individual health is not available to apply for by either the pregnant woman or the husband until after the baby is born. Insurance carriers have different underwriting guidelines for how long after the baby is born. It might be an option after the child's first well baby visit or after a period of time from birth such as 6 weeks.

Permanent international health insurance plans often include maternity benefits. International health insurance is available to US citizens that live, work, study or are otherwise outside of the US more than 6 months of the year. International health insurance plans are available to non-US citizens worldwide including the US as long as they do not qualify for domestic US health insurance plans. Permanent international health insurance can be worldwide coverage and include the US. The maternity benefits of these plans start after the plan has been in effect for 12 months. Plans are not approved if applied for while the person is pregnant. Underwriting is similar to US domestic individual health insurance plans. It is important to plan ahead as after a person is pregnant it is too late.

If you are considering having a family or having more children, then now is the time to make sure your pregnancy and the birth will be a happy family experience. For you to know that you can focus on the health of the mother and the child and not have financial issues creating stress takes planning and taking action in advance.

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Resource

John K Arnold is the president of John K Arnold Insurance, Inc. I am a managing general agent in health insurance with over 28 years of health insurance experience. I work in all areas of health insurance including domestic (US) individual health insurance, employer group health insurance, employee benefits plans, Medicare supplements, Medicare advantage Plans, Medicare part D prescription plans, international health insurance, international travel health insurance, immigration health insurance and international group health insurance. I also work as an expert witness in health insurance for attorneys. My websites provide a great amount of information on health insurance as well as plans. As a managing general agent I am in a position to offer carrier contracting for domestic and international health insurance to qualified agents.

Florida Health Insurance Website - Individual, small group, large group health insurance and Medicare advantage, Medicare supplement, Medigap and Medicare part D plans

<http://www.floridahealthinsurance.com>

International Health Insurance Website - International health insurance, travel health insurance, international student health insurance, immigration health insurance, US traveler health insurance

<http://www.insurance-network.com>