



FYI: What to Know About Maternity Billing for Babies Due in 2027

If you're pregnant in 2026 and your baby is due in 2027, you may notice changes in how your maternity care is billed. We want you to know what to expect so there are no surprises.

Why are there changes?

Beginning in **2027**, updated medical billing codes for maternity care are being introduced. These changes are designed to better reflect the care patients receive throughout pregnancy, delivery, and the postpartum period.

Will my care change?

No. These updates are related to **how your care is billed**, not the quality or type of care you receive. Your healthcare team will continue to provide the same personalized care based on your medical needs.

Could this affect my costs?

Possibly. Depending on your insurance plan:

- Claims may look different than they have in the past.
- You may receive separate bills for certain maternity services that were previously included in a single global maternity claim.
- Your deductible, copay, coinsurance, or out-of-pocket costs may vary based on your individual insurance benefits.

Every insurance plan is different, so your financial responsibility will depend on your specific coverage.

What if I started my pregnancy in 2026?

If your prenatal care begins in **2026** but you deliver in **2027**, your pregnancy may span both the old and new billing guidelines. Your healthcare provider will bill services according to the rules that apply at the time the services are provided and as required by your insurance carrier.

What should I do?

We encourage you to:

- Review your maternity benefits with your insurance company.
- Contact our billing office if you have questions about your estimated costs.
- Let us know if your insurance changes during your pregnancy.

We're committed to making this transition as smooth as possible and are happy to answer any questions you may have about your maternity care or billing.