

# Financial Planning for First-Time Parents

Use this checklist and discussion guide to help you estimate how much to budget for your out-of-pocket expenses.

## Prenatal Checklist

Service	Notes
<input type="checkbox"/> Check-ups	
<input type="checkbox"/> Lab work	
<input type="checkbox"/> Prenatal vitamins	
<input type="checkbox"/> Ultrasound	
<input type="checkbox"/> Cell-free fetal DNA testing**	
<input type="checkbox"/> Chorionic Villus Sampling (CVS)*	
<input type="checkbox"/> Glucose screening	
<input type="checkbox"/> Maternal blood screening	
<input type="checkbox"/> Amniocentesis*	
<input type="checkbox"/> Birthing classes	
<input type="checkbox"/> Home birth resources/professionals	
<input type="checkbox"/> Hospital tour	

\*Typically only covered for at-risk or high-risk pregnancies.

\*\*Might be considered investigational.

## Questions to Ask Your Health Insurance Company

- Which of these services are covered by my policy?
- Do I need a referral from my primary care doctor before I see an OB-GYN or other specialist?
- Is my OB/GYN in-network?
- What is the out-of-pocket cost?
- Will I need preauthorization?
- Is anything considered investigative? If so, how much will it cost me?

## Labor & Delivery Checklist

Service	Notes
<input type="checkbox"/> Services of OB/GYN	
<input type="checkbox"/> Services of pediatrician	
<input type="checkbox"/> Services of anesthesiologist + epidural	
<input type="checkbox"/> Cost of hospital stay: room & board	
<input type="checkbox"/> Nursery fee	
<input type="checkbox"/> Medications and medical supplies	
<input type="checkbox"/> Lab tests	
<input type="checkbox"/> Circumcision (optional)	

### (More) Questions to Ask Your Health Insurance Company

- Which services will be covered by my policy?
- Will I need preauthorization for anything?
- Which hospitals in my area are in-network?
- How can I make sure my baby will be covered by our plan starting at the moment of delivery?
- How long of a hospital stay is covered by my policy after the delivery of my baby?
- Does my policy cover a private room or suite, or will I have to share a room?
- Are nontraditional deliveries, like a home birth with a midwife, covered by my policy?

### Questions to Ask Your Medical Provider (i.e, the Hospital)

- What is the estimated total amount for labor and delivery expenses?
- Does the hospital have in-network specialists?
- Is there a maternity package?

This checklist is part of **Financial Planning for First-Time Parents**, a free short course from **Justworks**.  
Check out our library of free short courses at [tryguidepost.com](https://tryguidepost.com).