

So you're having a baby



Welcome, everyone.

We believe all women are entitled to the same attentiveness and care. (And if you're giving birth but don't identify as female, we welcome you too! We love our LGBTQ+ members and we'll take good care of you.)

We're here to support your needs throughout your pregnancy and beyond. And remember that with your Care Team, you've always got someone on the line to answer your questions.

We're so happy for you. Now let's get started.



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Planning for pregnancy



The stages of pregnancy

First trimester (week 1–12)

This is the most crucial period for your baby's development; all the major organs and structures begin to form. You may start to experience morning sickness, fatigue, and other symptoms. You'll meet with (and get to know) your obstetrician, nurse practitioner, or nurse-midwife. Remember to check that your provider, and their labor facility, is in Oscar's network. Don't have a provider? We can help. [Log in to your Oscar account](#) to find in-network options.

Second trimester (week 13–26)

During this period, the fetus will grow from 4–5 inches long to around 12 inches long. You'll have weight checks, vital sign assessments, urine dipsticks for glucose, albumin, and ketones, abdominal measurements, and more, along with standard tests, ultrasounds, and screenings. It's also a good time to look into Lamaze classes and counseling. Review your benefits to see what's covered.

Third trimester (week 27 to delivery)

You might start feeling strong kicks from the baby. Starting at about 28 weeks, you'll have appointments every two weeks and then weekly from 36 weeks until delivery. This is a good time to begin planning for your post-birth journey by attending birth classes, confirming your breast pump, and choosing a pediatrician.

Miscarriage

This is an event that results in the loss of a fetus before 20 weeks of pregnancy. It typically happens during the first trimester, or first three months, of the pregnancy. Miscarriages can happen for a variety of medical reasons, many of which aren't within a person's control. (There are more than 3 million cases in the U.S. each year.) You are not alone.

Signs of miscarriage may include vaginal spotting or bleeding, which can vary from slight brownish discharge to very heavy bleeding, along with cramping and pain in the abdomen, and mild to severe back pain. Please note that these symptoms do not always indicate a miscarriage; talk with your OB-GYN if you experience these symptoms at any point during your pregnancy.

Please be assured that if you've suffered a miscarriage, we are here to support you. You can also contact our mental health partner, Optum at **877-852-4305** for more information.

Finding a provider in our network

OB-GYN

Typically, an OB-GYN, a provider who is both an Obstetrician (OB) and Gynecologist (GYN), is the most common to see during pregnancy. A Gynecologist (GYN) is a physician who specializes in treating diseases of the female reproductive organs and providing Well-Woman health care that focuses primarily on reproductive organs. An Obstetrician (OB) is a physician for pregnancy and birth.

Licensed midwife

You can also choose to work with a licensed midwife. If your midwife of choice is out-of-network, Oscar will need to sign a contract with them to have their services covered. (Your Care Team is the best resource to help you in this process.)

(Note: Oscar won't cover duplicative routine services provided by both a midwife and another provider.)

Staying in-network

Make sure all your providers, pharmacies, and labs are in-network to apply to your coverage. You can find a provider or check to see if your doctor is in Oscar's network by logging into your online account via desktop or the Oscar mobile app. Don't have an account yet? Go to hioscar.com/register.

Providers can leave the Oscar network at any time. We always encourage you to call before seeking any services to make sure they're still accepting Oscar insurance.

If your doctor is no longer in-network, and you're in your first trimester, you'll have to change to an in-network provider to have your care covered.

If you're pregnant when becoming a new member, and are in your second or third trimester—and your provider is out-of-network—you can continue obstetrical care with that provider through the end of your pregnancy and the immediate postpartum period. Please notify Oscar first to get approval for a "Continuity of Care" agreement.

What's covered under your Oscar plan?

Pregnancy testing is one of the preventive services covered during your Well-Woman exam; however, it's covered only when related to contraceptive removal.

Well-Woman visit

This is in addition to your annual physical. These can be done with your Primary Care Provider, such as your OB-GYN, and you should not be asked for a copay at your Well-Woman Visit. Preventive services typically include:

- Contraceptives (device, insertion, removal, and pregnancy testing)
- Cervical cancer screening or Pap Smear*
- Mammogram and/or breast exam
- Gynecological exam
- Sexually transmitted infection (STI) testing

*Remind your provider to send your Pap Smear and any other labs to Quest Diagnostics to avoid a surprise bill from an out-of-network lab.

Maternity care

This is one of the 10 essential benefits that all marketplace plans must cover under the Affordable Care Act. Additionally, prenatal screenings as outlined in the United State Preventive Services Task Force (USPSTF) A & B recommendations are covered under Maternal Preventive Care.

These are examples of preventive services you might have during your pregnancy:

Service	Who's eligible
Routine prenatal visits	All pregnant women and adolescents. The exact number of visits will depend on your practitioner.
General physical exam	All pregnant women and adolescents
Social & family history discussion	All pregnant women and adolescents
Expanded counseling on tobacco use	All pregnant women and adolescents
Maternal depression screening	All pregnant women and adolescents
Expanded counseling on tobacco use	All pregnant women and adolescents
Breast-feeding support, supplies and counseling	<p>All pregnant women and adolescents have up to five visits with a lactation consultant.</p> <p>Contact Oscar to find in-network options. Out-of-network consultants will not be covered unless pre-approved by Oscar.</p>
Breast pumps	All pregnant women and adolescents have one pump per duration of breastfeeding. These must be rented from the hospital, or purchased from an in-network durable medical equipment (DME) vendor.
Some maternity-related classes	<p>All pregnant women and adolescents.</p> <p>Contact Care Team for specific classes. These benefits can be covered in full with a maternity diagnosis code, as long as it's rendered as a preventive service by your provider.</p>

Out-of-pocket costs

These costs depend on factors such as the metallic tier of coverage you have—Bronze, Silver, or Gold—and your deductible and copayments. Please note that diagnostic services for pregnancy and other medical services unrelated to your pregnancy will be subject to cost sharing.

Preventive and diagnostic care

A service is determined to be preventive or diagnostic depending on why it's performed, and how it's coded by your provider. If you have certain symptoms or a particular health history, a test that might be preventive may be considered diagnostic.

Preventive care includes certain immunizations, lab tests, screenings, and other services intended to prevent illness or detect problems even before you notice any symptoms. As long as you see an in-network healthcare provider, and the care is medically appropriate, you can take advantage of these benefits without paying anything out-of-pocket.

Ultrasound exams

An ultrasound is a tool used to take a picture; a sonogram is the picture that the ultrasound generates. (Sonography is the use of an ultrasound tool for diagnostic purposes.)

It's common for women to have a standard ultrasound exam between 18 and 20 weeks to check for any signs of problems with the baby's organs and body systems, and confirm the age of the fetus and proper growth.

Yet an ultrasound exam can be performed at any point during the pregnancy. With a standard ultrasound, a gel is spread on your abdomen, and then a special tool is moved over your abdomen, allowing your doctor (and you!) to view the baby on a monitor. Very exciting.

An ultrasound exam is also used as part of the [first trimester screen](#) and biophysical profile (BPP). Based on the exam results, your doctor might suggest other tests, or other types of ultrasound, to help detect a problem.

Oscar covers ultrasounds and sonograms, but they might be subject to x-rays and diagnostic imaging cost sharing under your plan. Check your Schedule of Benefits for more information and talk with your provider to see if they require prior authorization through Oscar.

Prenatal care



Provider visits and testing

Routine prenatal care visits with an in-network provider is covered as a preventive service. Prenatal visits or elective care received outside of Oscar’s Service Area are not covered unless authorized by Oscar. Emergency visits or services received outside of the Service Area are limited to conditions that require immediate attention. Diagnostic prenatal care is covered at a different cost-share, as determined in your Schedule of Benefits. (You can access your benefits in your online account.)

Always ask your provider to send your lab work to Quest Diagnostics, Oscar’s preferred lab partner, to avoid surprise bills.

These are generally covered:

Service	Who’s eligible
Iron-deficiency anemia screening	All pregnant women and adolescents
Gestational diabetes screening	All pregnant women and adolescents, past 24 weeks gestation
Hepatitis B screening	All pregnant women and adolescents, at first prenatal visit
HIV screening	All pregnant women and adolescents
Rh (D) blood typing and antibody testing incompatibility screening	All pregnant women and adolescents, follow-up testing for women at higher risk
Syphilis screening	All pregnant women and adolescents
Chlamydia screening	All pregnant women and adolescents
Gonorrhea screening	All pregnant women and adolescents
Asymptomatic Bacteriuria urinary tract or other infection screenings	All pregnant women and adolescents, between 12-16 weeks gestation

When you receive the following tests (which are not considered preventive), you might be responsible for the entire cost (or a share of the cost), depending on your plan and whether it was medically necessary. These include:

- Genetic testing (more info on this below)
- Pregnancy testing, if not related to contraceptive removal
- Ultrasounds, subject to cost-share

Genetic testing

Genetic testing can be performed at different stages of the pregnancy depending on the conditions being tested. Screening or diagnostic testing for fetal genetic disorders may be appropriate, regardless of maternal age. Additionally, high risk women, such as those over 35 years of age or with certain medical problems, are eligible for more advanced testing.

Genetic testing may require prior authorization. Some tests may be covered, and others may not be if they are not deemed to be medically necessary. Testing must be performed by an in-network provider when available. Additionally, these tests are subject to laboratory cost sharing, however, each test is typically covered once per pregnancy.

Here are some tests and carrier screenings that may be covered:

Service	Additional details
Nuchal Translucency	Ultrasound to test for genetic abnormality
Amniocentesis	Sample of amniotic fluid surrounding the baby drawn for testing
Circulating Fetal DNA (cfDNA) *Known at Quest as QNatal test	To find fragments of the baby’s DNA in the mother’s bloodstream, which can be used for testing
Non-invasive Prenatal Cell-Free DNA testing	To screen for trisomy 21 or Down Syndrome, Trisomy 18, or Edwards Syndrome, or Trisomy 13 Patau This test is only covered for those who are high-risk or members who are 35+, those with unclear ultrasound findings, previous diagnoses or test results
Standard Cystic Fibrosis Transmembrane Conductance Regulator (CFTR) Mutation Panel	Testing for the genetic mutation that causes cystic fibrosis. Often done with a blood sample, but can be done using amniotic fluid obtained through an amniocentesis.
Factor V Leiden (FVL) Testing	FVL mutation is the most prevalent risk factor for venous thromboembolism (VTE); during pregnancy clotting factors rise
Prothrombin G20210A Thrombophilia (F2 Gene) Testing	Prothrombin thrombophilia is a genetic disorder that increases one’s risk for developing abnormal blood clots (VTE)
Hemoglobinopathy and Thalassemia Testing	Hemoglobinopathies are genetic disorders that affect red blood cells. Thalassemia is a type of hemoglobinopathy that can make it harder for oxygen to travel through the body
Spinal Muscular Atrophy Testing (SMN1 and SMN2)	A genetic disorder that affects the nerves of the spine. SMA testing can tell you whether you are at risk of having a baby with SMA, but it cannot tell you with 100% certainty

Service	Additional details
Fragile X Testing (FMRI Gene)	The most frequent genetic cause of autism
Tay-Sachs Disease Testing (HEXA Gene)	Tay-sachs disease is when a baby is born without an important enzyme (HEXA), affecting the baby’s sight, hearing, movement, and mental development
Harmony Prenatal Test	Blood screening test as early as 10 weeks of pregnancy that screens for the risk of Trisomy 21 (Down Syndrome), 18, and 13
Inheritable Diseases or Genetic Disorders based on Ethnic Background or Family History	For example, couples of Ashkenazi Jewish ancestry can have a panel of genetic tests recommended by the American College of Medical Genetics (ACMG): Tay Sachs Disease, Canavan Disease, Cystic fibrosis, Familial Dysautonomia, Bloom Syndrome, Fanconi Anemia, Niemann-Pick Disease, Gaucher Disease, Mucopolysaccharidosis IV.
MaterniT21 (81420)	A non-invasive prenatal Trisomy test, screening for chromosomal abnormalities that could affect your baby’s health and development, such as Trisomy 21 (Down Syndrome)
InformaSeq (LabCorp) and Panorama (BioReference via Natera)	Blood-based genetic, prenatal screening test that screens for common chromosomal conditions that affect a baby’s health

These must be done by an in-network lab, such as Quest Diagnostics, Oscar’s preferred partner. Contact your Care Team if you can’t find an in-network lab through the search tool.

Medications and vitamins

Prescription medications

If you're taking any prescription medications, please let your doctor know that you're pregnant right away. It's essential to discuss the risks and benefits of any newly prescribed medicine with your healthcare provider.

Although some medicines are considered safe during pregnancy, the effects of other medications are unknown. Certain medications can be harmful to the development of your baby when taken during the first three months of pregnancy, sometimes before knowing you're pregnant. With some medications, the risk of not taking them might be more serious than the potential risk associated with taking them. Please don't stop (or start) taking any medications without consulting first with your provider.

So if you were taking prescription medications before you became pregnant, please ask your healthcare provider about the safety of continuing these medicines as soon as you find out you're pregnant. Your provider will weigh the benefits to you and the potential risks to your baby when making their recommendation.

Substances to avoid

This is really important. Illegal drugs and alcohol aren't good for your health, and can endanger the health of your unborn child. That's because drugs and alcohol can be passed through the placenta and to the baby through the umbilical cord—and can lead to premature birth, birth defects, low birth weight, placenta abruption, fetal alcohol spectrum disorders, miscarriage, stillbirth, and other developmental/behavior problems.

Please have an honest conversation with your healthcare provider if you've ever used illegal drugs, are doing so now, or if you're struggling with alcohol or drug addiction. We want to help you minimize the risk to your baby.

Oscar is also here to offer you treatment and support. Optum's Substance Use Treatment hotline is available in every state at **855-780-5955**. You can also call the National Drug and Alcohol Treatment Referral Service at **800-662-4357**.

Medications covered by Oscar

These preventive medications are classified as “Tier 0,” and they’re fully covered if filled at an in-network pharmacy. When you receive a prescription that is not classified as Tier 0 in the formulary list, you may be responsible for the entire cost (or a share of the cost), depending on your plan and whether the medication was medically necessary.

To find out the tier (and your cost share) for a specific medication, log in to your online account at hioscar.com/member, and type your medication name into the search bar. Keep in mind that not all brands, dosages, or varieties of these types of medications may be covered or considered preventive under your plan.

Prenatal vitamins

Oscar can cover some of them, as long as they’re filled through an in-network pharmacy. The two types currently covered are:

- Prenatabs Rx - Generic (Tier 1)
- Citranatal - Preferred brand (Tier 2)

These are typically covered:

Service	Who’s eligible
Aspirin	Women up to the age of 45 at risk of preeclampsia
Folic acid supplements	Menstruating women
Prenatal vitamins	See formulary for specific versions

Exercise, learning, diet, and lifestyle

Exercise

Staying active during pregnancy has many great benefits, such as endorphins and improved sleep, and can help to keep your weight gain healthy. Activities that are safe include walking, swimming, and yoga—but be sure to check with your doctor first for guidance on the kind of exercise that's right for you.

Step out for a stroll! Vitamin D is critical for calcium absorption, immune function, and brain health, and a great source of Vitamin D is sunlight. So if you can, aim for about 5–10 minutes of sunlight each day, which means simply stepping outside for a brief walk.

Getting regular exercise offers all kinds of benefits: boost your energy, help you sleep better (yay!), reduce stress, ease back pain, and strengthen your cardiovascular system. To help kick off your exercise routine, your Oscar plan gives you access to our new Fitting Room partnership, with special prenatal classes.

Some forms of exercise are not recommended during pregnancy, especially those that may cause you to fall or get bumped into easily. Activities in which you lay flat on your back for long periods of time (after the first trimester), exercises in the heat, should also be avoided.

Again, talk with your provider about specific physical activity before you do it.

Meditation

What is meditation, exactly? It's a skill, not a belief system or religion. And it's actually quite simple.

Meditating is a way of calming your mind, slowing things down so you're focused on your breathing, and observing thoughts and feelings without judgment. Maybe you've heard of mindfulness, which is a way of simply being in the here and now, clearing out the mental clutter, and just being in the moment. You're sort of training your mind and body at the same time, and boosting a sense of well-being.

This kind of activity takes a little practice (and a quiet spot where you won't be distracted). Once you make it a habit, you'll be glad you did. Many people find that meditating is a great way to develop gratitude, reduce anxiety, build self-esteem, and just feel better all around. Start for a few minutes a day, and gradually extend the time. Take it day by day.

Classes to consider

Take advantage of the wide range of birth, parenting, and lactation classes available, along with infant safety classes—these are preventive services.

Among the classes we cover are:

- Childbirth preparation/Lamaze classes
- Cesarean (C-section) birth classes
- Parenting classes
- Infant safety (including CPR) classes
- Lactation classes

Both parents can attend, and there are no limits. Classes can be done in an individual/private or group setting. You'll just need to contact Oscar to pre-approve your attendance beforehand.

*Please note that at this time, classes are not covered in Michigan.

Healthy eating

Making healthy choices, and eating a nutritious, balanced diet while you're pregnant, will help you and your baby. In fact, it's critical to your baby's development and growth. Healthy eating during pregnancy has been linked to good brain development and healthy birth weight for the baby, as well as reducing the risk of birth defects. For you, having a healthy diet can reduce common pregnancy symptoms such as fatigue, backaches, and morning sickness, as well as reduce the risk of anemia.

What do we mean by "diet"? It's not about losing weight. It's about adjusting your eating habits to ensure that you're getting enough important nutrients, including iron and folic acid, and a good variety of food groups: fruits and vegetables, protein, whole grains, and so on.

Vitamin C

Pregnant women need at least 70 mg of Vitamin C daily. You'll find that in fruits such as oranges, grapefruits and honeydew, and vegetables such as broccoli, tomatoes, and Brussels sprouts.

Calcium

You'll also need at least 1,000 mg of calcium daily. Sources of calcium include milk, cheese, and yogurt, and some calcium is found in green vegetables, seafood, and beans. If you're vegan, chat with your health provider about getting enough calcium from non-dairy sources.

Protein

You'll find the protein, B vitamins, and iron you need from protein sources such as red meat, poultry, fish, and eggs. Your growing baby needs lots of protein, especially in the second and third trimesters. Iron helps carry oxygen to your developing baby, and carries oxygen to your muscles, which helps alleviate issues such as fatigue. If you're vegetarian or vegan, ask your provider about finding sufficient protein that doesn't come from animal sources.

These are just a few tips to know about, but it's worth talking with your doctor, or a nutritionist, about how to have a wholesome diet during pregnancy. Be sure to ask questions about your intake of caffeine, sodium, and sugar, too.

Benefits of breastfeeding

And if you're thinking about breastfeeding your baby, that's great. There are lots of benefits to get excited about. (And hey, if it isn't for you, that's okay too.)

For starters, breastfeeding can be a wonderful bonding activity between mother and child. It makes you both feel good. The baby feels close to you, and you get to enjoy the soothing hormones oxytocin and prolactin, which promote stress reduction and positive feelings in the nursing mother.

You may also experience increased calmness, since breastfed babies tend to cry less overall, and have fewer incidences of childhood illness. With the skin-to-skin contact, breastfeeding promotes secure attachment for the baby, and a sense of security.

Breastfed babies tend to have stronger immune systems, fewer colds and respiratory illnesses such as pneumonia, and fewer allergies and ear infections. Breast milk provides abundant (and easily absorbed) nutritional components, antioxidants, enzymes, immune properties, and live antibodies from the mother. Also, breastfeeding makes travel easier, since breast milk is always clean and exactly the right temperature.

Plus, potential benefits for you may include:

- Lower risk of breast cancer
- Lower risk of ovarian cancer
- Lower risk of rheumatoid arthritis and lupus
- Less endometriosis
- Less osteoporosis with age
- Less diabetes
- Less hypertension decreases blood pressure
- Less cardiovascular disease
- Promotes faster weight loss after birth, burning about 500 extra calories a day to build milk supply.
- Stimulates the uterus to contract and return to normal size

You might want to discuss the benefits of breastfeeding with your provider, and find out more information to see what's right for you.

Labor and delivery



Essentials to know

Your prenatal care provider will instruct you on when to call if you think you're in labor. Most providers suggest that you contact their office if you've been having contractions every five minutes for one hour, have broken your bag of water (this may be a huge gush or a constant trickle), or if you have heavy bleeding similar to that of a period.

Birth plan

This is a guide for your provider and caregivers to follow while you're on your labor journey, so that your choices are respected as much as possible. (Keep in mind that no labor goes 100% as planned.) The plan typically includes preferences such as the use of an epidural, labor positions, music and lighting during delivery, and breastfeeding.

Staying in-network

The facility you choose matters a lot, so choose carefully. Make sure it's in-network with Oscar. Why? Your out-of-pocket costs can vary dramatically, depending on where you go for delivery. If you're delivering in the hospital, both the hospital and your provider must be in-network with Oscar. If your provider delivers only at an out-of-network facility, Oscar will need to sign a contract, or single-case agreement, with the provider before your delivery. You (or your provider) can contact us to get the process started. Keep in mind that Oscar won't cover duplicative routine services provided by both a midwife and a provider.

Note: If you're experiencing a medical emergency that may pose a threat to you or your child, please seek care at the nearest emergency facility.

After you deliver your baby, Oscar covers inpatient maternity care for the mother, and inpatient newborn care in a hospital for the infant, for at least 48 hours following a vaginal delivery, and at least 96 hours following a Cesarean (C-section) delivery—regardless of whether such care is medically necessary.

If your doctor decides that you'll need to stay in the hospital post-delivery for longer than these terms, they can contact Oscar for approval.

Delivery methods covered

As for how you choose to deliver your bundle of joy: Oscar will cover any delivery method that your provider deems to be medically necessary, including vaginal and Cesarean (C-section) deliveries. You may have your baby delivered by an in-network provider at a hospital or a birthing center, or by a licensed nurse midwife.

Midwife services

Although we cover some midwife services, this option must be pre-authorized by Oscar before care is rendered; the nurse midwife must be licensed and practicing in conjunction with a licensed facility. If your midwife of choice is out-of-network, Oscar will need to sign a contract with them to have their services covered.

Home births

Oscar may cover [home births](#) with a midwife under your plan. A screening should be done with an in-network provider to determine if your pregnancy is deemed low-risk, and whether home birth might be appropriate. Planning should include arrangements for care at an in-network hospital, in the event of an emergency situation. Please check your Certificate of Coverage. You can also contact your Care Team via your [Oscar account](#), or call them at **855-672-2755** to see if you might qualify for this benefit.

Water births

As for water births, Oscar covers immersion therapy (“water births”) only during the first stage of labor, but not during the actual delivery. Immersion therapy during delivery is considered experimental and investigational.

Doula services

Doula services are not covered by Oscar, either. These services are considered supportive, rather than medically necessary.

Hospital checklist

- Your cell phone and friends/family contact list
- Camera, flash, battery charger, and extra batteries
- Lip balm
- Toothbrushes and toothpaste for you and your partner
- Your favorite music
- Cozy socks and slippers
- Robe, nightgown
- Change of clothes to go home in
- Bras: nursing if breastfeeding, snug-fitting if formula feeding (but no underwire bras!)
- Personal grooming items (such as moisturizer) and hair dryer
- Photos of family, pets, or other loved ones for a focal point during labor
- Ice pack/blue ice for back labor (no microwavable warm packs)
- Tennis ball, massager
- Popsicles
- Your favorite body lotions
- Glasses, contacts, contact solution, case for contacts

Postpartum care



Provider visits

First, we hope you'll manage to sneak in some sleep when you can. About 4–6 weeks after having your baby, standard guidelines recommend a postpartum provider visit for all new mothers. If you're dealing with complications, such as gestational diabetes or preeclampsia, you may need to go sooner. These visits should be communicated as covered, subject to applicable cost share.

Post-delivery care typically consists of services including:

- Physical assessment of the newborn and mother
- Parent education
- Assistance and training in breast or bottle feeding
- Education and services for complete childhood immunizations
- Performance of necessary and appropriate clinical tests
- Submission of a metabolic specimen satisfactory to the state laboratory

Pediatricians are primary care doctors who specialize in treating children age 0–18, so they're the providers to see with your newborn. As is true of any provider, such as your OB-GYN, make sure you find someone you trust and who makes you feel comfortable and cared for. To search for an in-network pediatrician, log in to your online account, or in the Oscar mobile app.

Oscar also covers your child's routine nursery care while they're in the hospital or a birthing center for up to 7 days following birth (depending on the state where you have coverage). Postpartum visits will be covered under your Oscar plan, if done with an in-network provider.

Here are some services that are considered preventive care for newborns:

Service	Who's eligible
Well-Baby visits	Newborns 0-11 months. The American Academy of Pediatrics recommends six Well-Baby visits.
Autism screening	All newborns
Behavioral assessments	All newborns
Blood pressure screening	All newborns
Height, weight, and body mass index (BMI) measurements	All newborns
Medical history throughout development	All newborns
Obesity screening and counseling	All newborns
Vision screening	All newborns
Gonorrhea prophylactic ocular medication	All newborns, to prevent blindness
Hearing screening	All newborns, one-time test, if they were not tested at the hospital after delivery
Standard metabolic screening panel	All newborns
Enzyme deficiency disease screening	All newborns
Critical congenital heart disease screening	All newborns

Staying in-network

As a reminder, only care with in-network providers will be covered by your plan. To find any providers, including Pediatricians, within our network you can search using the Oscar app, our website (hisocar.com/search), or give us a call at **855-672-2755**. Check your Schedule of Benefits for more detailed information.

Certain labs for your newborn are covered, too, but sometimes providers may send your tests to a lab that isn't covered by Oscar. Remember to ask your provider to send your child's lab work to Quest Diagnostics—always—or another in-network lab, so you can avoid a surprise bill.

Here are some lab and screening services covered by Oscar:

Service	Who's eligible
Hemoglobinopathies (Sickle Cell) screening	All newborns
Congenital hypothyroidism screening	All newborns
Phenylketonuria (PKU) screening	All newborns

Well-Baby care and Well-Child care

These visits are to monitor health, growth, and development. The pediatrician will make sure everything is on track and look out for any health issues.

The Well visits include routine physical examinations, such as vision and hearing screenings, developmental assessment, anticipatory guidance, and laboratory tests ordered at the time of visit, as recommended by the American Academy of Pediatrics.

Preventive care and screenings

Oscar also covers preventive care and screenings as provided for in the comprehensive guidelines supported by the HRSA, and items or services with an “A” or “B” rating from USPSTF. If the schedule of Well-Child visits referenced above permits one visit per calendar year, we will not deny a Well-Child visit if 365 days have not passed since the previous Well-Child visit.

Immunizations and boosters

As required by the Advisory Committee on Immunization Practices (ACIP), these are also covered as [preventive care](#). This benefit is provided to members from birth through age 19—and not subject to copayments, deductibles, or coinsurance when provided by a participating in-network provider.

Breast pumps

One breast pump is covered per pregnancy by Oscar. You can order this pump while you're still pregnant, or after you deliver. Breast pumps, depending on the type, are covered in full as a preventive service. (Note: these items can't be returned and you will only have one covered by your insurance.) You can rent a breast pump from the hospital or purchase one from an in-network durable medical equipment (DME) vendor. To order a pump through a DME vendor, contact either:

- Byram Healthcare for Breast Pumps: **877-773-1972**
- EdgePark Medical Supplies: **800-321-0591**

Please note that obtaining a breast pump does require a prescription from your provider. For help, contact your Care Team online, through the Oscar app, or at **855-672-2755**.

Lactation consultants

All Oscar members are eligible for up to five visits with a certified lactation consultant during pregnancy or the duration of breastfeeding.

Visits can be in a private/individual or group setting. The services provided during a lactation consultation include:

- Comprehensive maternal, child, and feeding assessment related to lactation
- Developing and implementing a personalized feeding plan
- Providing guidance and support to enable mothers to meet their breastfeeding goals

If you can't find an in-network lactation consultant, Oscar will need to sign a contract with your chosen lactation consultant to have your visits covered. Contact your Care Team for help.

Child insurance

Babies are typically covered for a certain length of time under the mother's plan before they'll need their own coverage; however this depends on the state.

If you enrolled through the marketplace, you will need to contact the marketplace to have your child added. As always, reference your Certificate of Coverage or call your Care Team to see within what time frame your baby will need to be enrolled in their own coverage. Please note, you will need a copy of birth certificate or proof from the hospital reflecting the date of birth.

If you're based in California: Please notify Oscar or Covered California to add your newborn to your policy.

If you're based in New York: New York offers a health insurance plan for children, called Child Health Plus (CHP). Newborns who are eligible for CHP can receive coverage from Oscar until their CHP coverage kicks in. Please contact Oscar for more details.

State	Initial coverage	Enrollment deadline	Effective date
AZ, CA, CO, FL, GA, KS, MO, OH, TX	The dependent will be covered under the parent’s plan up to 31 days following birth or adoption.	The policy holder has 60 days to add their baby to a new or existing plan.	
MI, NY	Newborns are always covered for the first 48 hours (vaginal delivery) or 96 hours (cesarean delivery) for the birth itself on the mother’s plan as part of a federal ACA requirement.	The policy holder has 60 days to add their baby to their plan from date of birth or adoption. After the initial 96 hours, a dependent’s claims may be placed on hold until they are enrolled.	After the initial 31 days, a dependent’s claims may be placed on hold until they are enrolled. If off-exchange, the child’s plan will start on their date of birth/adoption, unless the policyholder requests one of the following effective date options instead:
NJ	Newborn dependents are covered for 60 days from the date of birth without additional premium on their parent’s plan.	The policy holder has 60 days to add their dependent to an existing or new policy from date of birth or adoption.	<ul style="list-style-type: none"> ■ 1st of the month following the birth/adoption ■ 1st of month after they enroll the child in a plan
PA, VA	The dependent baby will be covered under the parent’s plan up to 31 days from the date of birth or adoption.	Within 31 days of birth or within 60 days of adoption or placement for adoption.	
TN	The dependent will be covered under the parent’s plan up to 31 days from the date of birth or adoption.	If no additional premium is required to add additional dependent, coverage will continue beyond the initial 31 days. If premium is required to add dependents, they must be enrolled within 31 days of the date of birth or adoption.	If on-exchange, effective dates may vary and include dates not listed above, such as the date the exchange received notice.

Mental health

Oscar offers mental health services for all our members, including counseling and resources for postpartum depression.

Connect with a virtual mental health provider through Oscar's partnership with Ginger. To get started, [download the Ginger app](#). The cost of these visits depends on your [plan benefits](#).

If you're looking for in-person mental health care, our partnership with Optum provides you with mental health care services and in-network providers that can meet your needs. You can schedule an in-person visit through Optum, and search for providers via their [online search portal](#), or [schedule a virtual visit](#). If you call Optum to make an appointment, just let them know that you have Optum through Oscar.

If you feel that you're in a crisis situation and need to speak to a therapist right away, please call Optum directly—or call us at **855-672-2755**, and we'll transfer you to their crisis line right away.

Black women and LGBTQ+

We know these populations can suffer trauma caused by discrimination encountered in the healthcare system, including the options you're given during the care journey, and how a provider speaks to you. We are absolutely on your side.

Feeling supported and safe is critical. If you identify with either or both of these populations—or you are having a baby, but do not identify as female—you may have suffered bias in health care that has been challenging to deal with. The good news is, you can seek out resources, knowledge, and support so that you feel less alone. We want everyone to get equitable treatment from their healthcare team.

If you have anxiety about how you'll be treated—by doctors, nurses, medical assistants, and others—during your pregnancy or in postpartum care, it's worth having a candid conversation with your provider about how you're feeling.

Additional tips

- For appointments with your provider, write down questions before so you'll go in feeling prepared. You might also want to bring along a support person, such as a family member or friend, as an advocate and to help ensure that your concerns are addressed.
- Talk with a therapist or faith leader to get the mental health support you need.
- Call our Emotional Support Helpline toll-free at **866-342-6892**. Optum, our behavioral health benefits partner, offers a helpline that's free to use, and open 24 hours a day, seven days a week.

And you can always call your Care Team at **855-672-2755**. We want to support you so that you don't feel alone.

FAQs



Q. What if I do have other questions about my benefits?

A. That's easy. As an Oscar member, you've got access to your very own Care Team, made up of care guides and a nurse. They can help you navigate your plan and benefits anytime. You can reach them through your online account, the Oscar mobile app, or by calling them at **855-672-2755**.

Q. I got a bill for what I think is a preventive service. What should I do?

A. If you receive a claim for a preventive service that you think your provider billed incorrectly, contact your Care Team and they can help sort it out. Keep in mind that your Care Team can only process claims as they are received and cannot advise your provider how to code a service before receiving the claim. If you receive a bill from Quest Diagnostics, you can contact them directly.

Q. My doctor is booked and I'd like to see someone sooner. Can I schedule an appointment with someone through Oscar?

A. With your Oscar plan, you get access to our virtual care services. You can request a call with a doctor 24 hours a day, 7 days a week almost anywhere in the United States. The doctor can give you medical advice, help determine if you need a higher level of care, and can even send prescriptions to your local pharmacy. You can [request a consultation online](#) or reach out to your Care Team via desktop or the Oscar mobile app.

*Note: Virtual care is currently not available in Arkansas, Delaware, Idaho, or outside the United States.

Q. I think I'm experiencing postpartum depression. What should I do?

A. First of all, please know that there is nothing "wrong" with you for experiencing postpartum depression. If you are experiencing signs such as excessive crying, severe anxiety, loss of appetite, difficulty bonding with your baby, and feelings of hopelessness, prompt treatment can help you manage your symptoms.

Oscar offers mental health services for all members, including counseling and resources for postpartum depression:

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If you're looking for in-person mental health care, our partnership with Optum provides you with mental health care services and in-network providers that can meet your needs.

You can schedule an in-person visit through Optum, and search for providers via their [online search portal](#), or [schedule a virtual visit](#). If you call Optum to make an appointment, just let them know that you have Optum through Oscar.

If you feel that you're in a crisis situation and need to speak to a therapist right away, please call Optum directly, or call us at **855-672-2755**, and we'll transfer you to their crisis line right away.

Can't find what you're looking for? Let us know.

Email us at support@hioscar.com or call your Care Team at **855-672-2755**.



Wishing you a healthy pregnancy