

Newborns' and Mothers' Health Protection Act of 1996

Under the Newborns' and Mothers' Health Protection Act of 1996, group health plans and insurers generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than:

- 48 hours following a vaginal delivery
- 96 hours following a delivery by cesarean section

However, the plan may pay for a shorter stay if the attending provider (e.g., your physician or certified nurse midwife), after consultation with the mother, discharges the mother or newborn earlier.

Also, the plan may not set the level of benefits or out-of-pocket costs so that any portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition the plan may not require that a physician or other health care provider obtain authorization for prescribing a length of stay up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-approval.

The law does not change the benefits provided under Baylor's health coverage plan which already provides these benefits. This notification is merely a formality to comply with federal requirements. Coverage for childbirth and related services are subject to deductibles and co-pays that are consistent with those that apply to other benefits under the plan.