

Understanding Maternity Care with Medi-Share



Walking with you in your Maternity Journey

At the heart of Medi-Share is a community that deeply values the gift of life and the joy of family. With a commitment to support one another, especially during the life-changing experience of welcoming a new baby.

Medi-Share strongly emphasizes both prenatal and postpartum care, recognizing the importance of comprehensive health services during and after pregnancy. Maternity medical events eligible for sharing include regular checkups, necessary tests and screenings during pregnancy, and essential postpartum care, ensuring that mothers receive the support they need throughout their pregnancy journey.

How do I know if my maternity is eligible for sharing?

Pregnant Members, who are married* adults, with an Annual Household Portion (AHP) of \$3,000 or

higher who have faithfully shared from the month of conception through the month of delivery are eligible for maternity sharing.

Members with a lower AHP or who are participating on their parents' membership are not eligible for sharing of any maternity or adoption expenses.

Members must indicate if they are married at the time they join or when they switch AHPs, regardless of whether they join as an individual or as a couple, in order for maternity to be eligible for sharing.

****IMPORTANT:** Newborn must be added to membership within 30 days in order for newborn bills to be eligible for sharing.

Are there any limits to Maternity Sharing?

Maternity Sharing is limited to \$125,000 for any single pregnancy event, to include Global bill charges (antepartum care, delivery and postpartum care), ultrasounds, maternity testing, facility charges and any complications to the mother and/or child(ren).

Recently Married?

Members have 30 days to update their marital status after a change. (30 days from the date on the marriage license, death certificate, etc.) If you do not update your marital status, any maternity bills incurred during that time will not be eligible for sharing. Once you update your marital status, all future maternity bills from that point forward will be sharable. Marriage date must be prior to date of conception in order for the maternity bills to be considered eligible.





Does Medi-Share share in alternative birth practices?

To be eligible, delivery must be performed by one of the following: a Medical Doctor, a Doctor of Osteopathy or a Midwife who is properly licensed, certified, and registered in the state of delivery as required by state law. In the absence of state law requirement, Medi-Share requires at least a minimum of a North American Registry of Midwives credential.

MIDWIVES

Midwives and home births may be eligible for sharing. We encourage you to schedule a call with the maternity team for more information.

- **In-Network:** A midwife who is part of the preferred provider network has been pre-screened and has the appropriate credentials.
- **Out-of-Network:** A midwife who is out-of-network must be licensed, certified, or registered in the state of delivery for sharing to be considered. Medi-Share requires verification of these credentials via Midwife Verification Form and a copy of documents confirming the state license, certification, or registration of the midwife. Failure to provide this documentation will result in the bills being ineligible for sharing.

BIRTHING CENTERS

These facilities are an option and follow the same in-network vs. out- of-network process as other facilities. Use the provider search and under Facility, select Birthing center.

Providers

PREFERRED NETWORK PROVIDERS

Members should use preferred network providers whenever possible because of the significant discounts. Maternity visits require a \$35 provider fee payment for each prenatal visit, whether your providers globally bill Medi- Share or bill separately at each visit.

In-network providers offer the easiest path for sharing. Find a provider by logging into Member. MediShare.com and selecting "Find Provider" in the Member Center. Be sure to check for your OB/GYN or midwife provider, as well as the facility you will deliver in, as they will bill separately. It

is always recommended you verify network participation with your selected provider by referencing the network listed on your Member ID card when scheduling an appointment.

OUT-OF-NETWORK

You are not required to use in-network providers. However, if you use providers not in your preferred network, and there are network providers in your area, you may incur additional member responsibility (Section V. B.).

- A Waiver may be issued when there is not an in-network provider, birthing center, or facility within a 25-mile radius of your zip code. Please contact our Maternity Team if you believe this may apply to you.
- Professional Services (excluding Anesthesia) will be limited to 150% of Medicare allowable rate
- Facility Charges will be limited to 200% of Medicare allowable rate
- Anesthesia will be limited to 250% of Medicare allowable rate

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Miscarriage

In the unfortunate event that you suffer a miscarriage, treatment of the miscarriage may be eligible for sharing even if the maternity was ineligible. Our Maternity Care Team can walk you through this process and answer any questions, call (800) 264-2562 ext. 7018.

Fertility/Infertility Care & Surrogacy Are Not Eligible For Sharing

Fertility/infertility care – including, but not limited to:

- Birth control procedures, such as IUD, and/or related supplies
- Infertility testing and treatment
- Sterilization or reversals (vasectomy and tubal ligation)
- Embryo donation or adoption
- Surrogacy, including member as the surrogate or cost of using a surrogate

If using fertility provider to get pregnant, those office visits / treatments / labs / ultrasounds are not shareable. However, once pregnant and you transfer to an OBGYN for the rest of the pregnancy, those bills may be eligible. Eligibility is always determined once bills are processed. Please schedule with a Maternity Specialist who can help guide you through the billing.

Medical Conditions and Services Subject to Limited Sharing

Prenatal genetic testing to detect fetal abnormalities or complications in utero has become a part of most routine OB/GYN care. Although valuable, according to the member-voted Guidelines, routine genetic testing is not eligible for sharing.



What If My Maternity Is Not Eligible For Sharing?

As long as either mom or dad are Medi-Share Members, your baby can be considered part of your Medi-Share household from birth. Complete and return the Application to Add a Family Member(s) within 30 days of birth. There is no application fee for adding your child to your membership. Please Note: You do not have to provide the baby's social security number to add the newborn to membership.

Financial assistance may be available through an alternative program. We have Program Specialists who can help review your Program Eligibility Questionnaire (PEQ). If you qualify, the alternative program may pay for your current pregnancy.

If you have not been a Member since conception, any expenses related to your current pregnancy will not be eligible for sharing. However, network discounts may be honored at your provider's discretion. This includes medical bills for the maternity or delivery related to the birth (mother or child).

Christian Care Ministry's Commitment

At the heart of Medi-Share is Christian Care Ministry's dedication to integrating Christian values into every aspect of health care sharing. This commitment goes beyond financial assistance; it encompasses spiritual support and upholding a community of members who care for one another in keeping with biblical teachings.

The ministry's approach ensures that members receive medical care and spiritual and emotional support, reinforcing the sense of belonging to a faith-driven community.

Join Medi-Share Today

If you're looking for a health care option that aligns with your Christian values and offers the support of a caring community, explore what Medi-Share has to offer and join a network of individuals who prioritize care, compassion, and shared values in their health care journey.

Being a Medi-Share member doesn't just provide you (and your family) with incredible, biblical health care, there are many savings that come along with your membership. ***Don't let these savings go to waste***, take advantage of these deep discounts and switch to Medi-Share today.

[Join Now](#)