

# WALLINGFORD-SWARTHMORE SCHOOL DISTRICT

## Newborns' and Mothers' Health Protection Act

The Newborns' and Mothers' Health Protection Act requires plans that offer maternity coverage to pay for at least a 48-hour hospital stay following childbirth (96-hour stay in the case of a cesarean section).

The Newborns' Act and its regulations provide that health plans and insurance issuers may not restrict a mother's or newborn's benefits for a hospital length of stay that is connected to childbirth to less than 48 hours following a vaginal delivery or 96 hours following a delivery by cesarean section. However, the attending provider (who may be a physician or nurse midwife) may decide, after consulting with the mother, to discharge the mother or newborn child earlier.

The Newborns' Act, and its regulations, prohibits incentives (either positive or negative) that could encourage less than the minimum protections under the Act as described above.

A mother cannot be encouraged to accept less than the minimum protections available to her under the Newborns' Act and an attending provider cannot be induced to discharge a mother or newborn earlier than 48 or 96 hours after delivery.

The type of coverage provided by the plan (insured or self-insured) and state law will determine whether the Newborns' Act applies to a mother's or newborn's coverage.

The Newborns' Act provisions always apply to coverage that is self-insured.

For coverage that is insured, if your state has a law that meets certain criteria, state law applies to your coverage rather than the Newborns' Act. A list of states in which the federal Newborns' Act requirements apply as of July 1, 1998 can be found in the booklet Questions and Answers: Recent Changes in Health Care Law.

All group health plans that provide maternity or newborn infant coverage must include a statement in their summary plan description (SPD) advising individuals of the Newborns' Act requirements.