

Newborns and Mothers Health Protection Act (NMHPA)

Under federal law, group health plans may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than forty-eight (48) hours following a vaginal delivery, or less than ninety-six (96) hours following a delivery by cesarean section. However, a shorter stay may be paid for if the attending provider, after consultation with the mother, discharges the mother or newborn earlier. Also, under federal law, the level of benefit or out-of-pocket costs may not be set so that any later portion of the forty-eight (or ninety-six hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a physician or other health care provider does not need to obtain authorization for prescribing a length of stay of up to forty-eight hours (or ninety-six hours, as applicable). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-certification. For information on pre-certification, contact your medical plan administrator or your company's Human Resources Department.

It is important to note that the coverage subject to NMHPA is the mother's coverage, regardless of whether the newborn is covered separately. In order to have your newborn added to a policy, you must enroll the newborn within the timeframe specified by the plan. For information on adding a newborn to the plan, contact your medical plan administrator or your company's Human Resources Department.