

Pregnancy, Health Coverage, & Pennie®

Having a baby is an exciting time!

Pennie, PA's official health & dental insurance marketplace, is here to help you get the right health services for you, your baby and your budget. Throughout a pregnancy there are doctor visits, ultrasounds, tests, follow-ups and when the newborn comes, the hospital visit and stay. These services are all key to the health and wellbeing of the mother and baby and are all covered by the plans available through Pennie. Without health insurance, expecting mothers often forego care or accumulate medical debt which can take years to pay down. The average healthy pregnancy costs over \$10,000. Having health coverage reduces the overall medical cost for expecting mothers and families.

Guaranteed benefits for pregnant individuals include:



Access to in-network OB/GYN doctors



Maternal mental health care



Maternity care and newborn care



Prenatal care



Certain preventive screenings



Breastfeeding information

When Can I Enroll?

Proactively enrolling in health coverage before you get pregnant or soon after getting pregnant will significantly cut down on the medical costs of care and delivery. While Pennie does offer a Qualifying Life Event for delivering a baby, enrolling before or at the beginning of the pregnancy is the best option to protect your health, your baby's health, and your wallet.

See below when you can get coverage at Pennie:



Open Enrollment

November 1st to January 15th

When Pennsylvanians come to Pennie to enroll for the upcoming year.



Special Enrollment

January 1st to December 31st

If you experience a **Qualifying Life Event** such as loss of health coverage, growing your family, change of residence, or many others, you can enroll in a Special Enrollment Period, **anytime** outside open enrollment.



Should you be seeking coverage during your pregnancy, having a baby is a **Qualifying Life Event** that opens a **Special Enrollment Period** for you to enroll in coverage at Pennie. This means that you can enroll in a plan through Pennie up to **60-days before your due date** and up to **60 days after giving birth**. If you qualify for **Medical Assistance (Medicaid)** based on your income level, Pennie will transfer your application. You can also enroll in **Medical Assistance or CHIP** any time throughout the year at **COMPASS HHS Home (state.pa.us)**.

How do I Enroll?

Visit pennie.com to shop and compare plans for you and/or your baby and enroll in the best plan for your family. You will need to pay your first month's premium and from there, you are covered! Pennie Customer Service and/or local, certified experts can help you every step of the way.

I'm Enrolled, Now What?

Once you've enrolled in a plan through Pennie, contact your health plan to find an OB/GYN who is in-network. Visits to in-network doctors are covered by your health insurance plan. An OB/GYN is a specialist doctor.

Additional Support:

If you or someone you know is pregnant or a new mother and experiencing mental health struggles, there is a new 24/7 maternal support number to access for help:

1-833-Help4Moms (1-833-943-5746)

Federal Health Resources and Services Administration (HRSA), Maternal Mental Health support line for new moms and pregnant individuals not in crisis but who need real-time support in English and Spanish.

When in Doubt, Reach Out!



Not sure if you qualify to enroll through Pennie? Don't hesitate to reach out with questions. You can even find local support and work with a Pennie professional to help find the best plan for you.

Visit pennie.com/connect or call **1-844-844-8040**



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