Changes to How Pregnancy Care Is Billed in 2027

November 2026

In typical government fashion, something big is changing on January 1, 2027, and the details are still being finalized. We wanted to share what we know now, what we're still waiting on, and what it means for you.

Your care is not changing. Same team, same visits, same plan. *Only the billing is changing.*

What we know

For more than 30 years, pregnancy care has been billed as one "package" after your baby arrives. Starting January 1, 2027, the national billing codes are changing. Each part of your care will be billed separately:

- **Prenatal visits**, billed as each visit happens
- **Labor and delivery**
- **Postpartum visits** after your baby is born

This means you may see separate statements or Explanation of Benefits notices for individual visits, instead of one bill after delivery. Please understand this is not a change in our process, this is a national payer / government change.

What we're still waiting on

This is the part where we ask for a little patience. Medicare has not yet released its final 2027 rules and payment amounts for the new codes, and many insurance plans are still deciding how they will handle the change, including how copays and deductibles will apply. We will share updates as soon as we have them.

What this means for you

- **If you have insurance:** most plans cover routine prenatal and postpartum visits at no cost to you. Visits for a pregnancy problem or another health concern, and labor and delivery, may have a copay, coinsurance, or deductible depending on your plan. Please call the number on your insurance card and ask how your plan covers pregnancy care in 2027.
- **If you are due in early 2027:** part of your care may be billed the old way and part the new way. Our billing team is tracking this for you.
- **If you pay for your care yourself:** we plan to keep offering one global maternity package at a single price. We are waiting on the government to release the rest of the details so we can finalize our 2027 global package. As soon as it's set, we will give you an updated Good Faith Estimate.
- **If something on a bill doesn't look right:** call us before you pay it. With a change this big, early mistakes by insurance plans are likely, and we're happy to help sort them out.

Questions? Call our billing office at 208.338.8900. We'll keep you posted as the details come in.