



# COST SCENARIO: Pregnancy

Covered California health plans offer four metal tiers: Bronze, Silver, Gold, and Platinum. **Lower cost plans cost less per month, but mean more financial risk when you use your healthcare.**

This table shows possible consumer healthcare costs for a **pregnancy**. Your cost for care and your plan's cost for your care will vary depending on the metal tier you choose. This scenario focuses on one area of health costs, and does not consider other health costs a person might incur over the course of a year.

ESTIMATED COST FOR PREGNANCY TREATMENT: 30 year old in ZIP code 95814 who makes \$35,000					
	Average cost — no insurance*	BRONZE covers 60% annual costs	SILVER covers 70% annual costs	GOLD covers 80% annual costs	PLATINUM covers 90% annual costs
Amount paid for health services	\$11,167	\$6,250	\$3,730	\$2,130	\$1,065
Premiums (paid monthly)	—	\$194	\$270	\$334	\$372
<b>Your total annual costs</b> (premiums plus health services)	<b>\$11,167</b>	<b>\$8,578</b>	<b>\$6,970</b>	<b>\$6,138</b>	<b>\$5,529</b>
Your plan pays	—	\$5,083	\$7,437	\$9,037	\$10,012

COST DETAIL FOR A PREGNANCY					
Out-of-pocket maximum	—	\$6,250	\$6,250	\$6,250	\$4,000
Deductible: Medical/Brand Rx	—	\$5,000	\$2,000 / \$250	—	—
Ultrasound	\$327	\$0	\$0	\$0	\$0
Basic lab tests	\$191	\$0	\$0	\$0	\$0
Obstetrician fee including delivery	\$3,606	\$6,250 30% coinsurance out-of-pocket maximum reached	\$2,000 deductible plus \$1,730 coinsurance deductible met plus 20% coinsurance	\$2,130 20% coinsurance	\$1,065 10% coinsurance
Hospital fee for healthy newborn	\$1,468				
Newborn exams	\$261				
Mother's hospital fee	\$5,314				
<b>Your total cost</b> (not including premiums)	<b>\$11,167</b>	<b>\$6,250</b>	<b>\$3,730</b>	<b>\$2,130</b>	<b>\$1,065</b>

\* Average costs come from <https://www.healthpartners.com/empower/costofcare>. This represents one simplified scenario; treatments and associated costs for health services will vary on a case by case basis.