

A BUMP IN THE BUDGET:

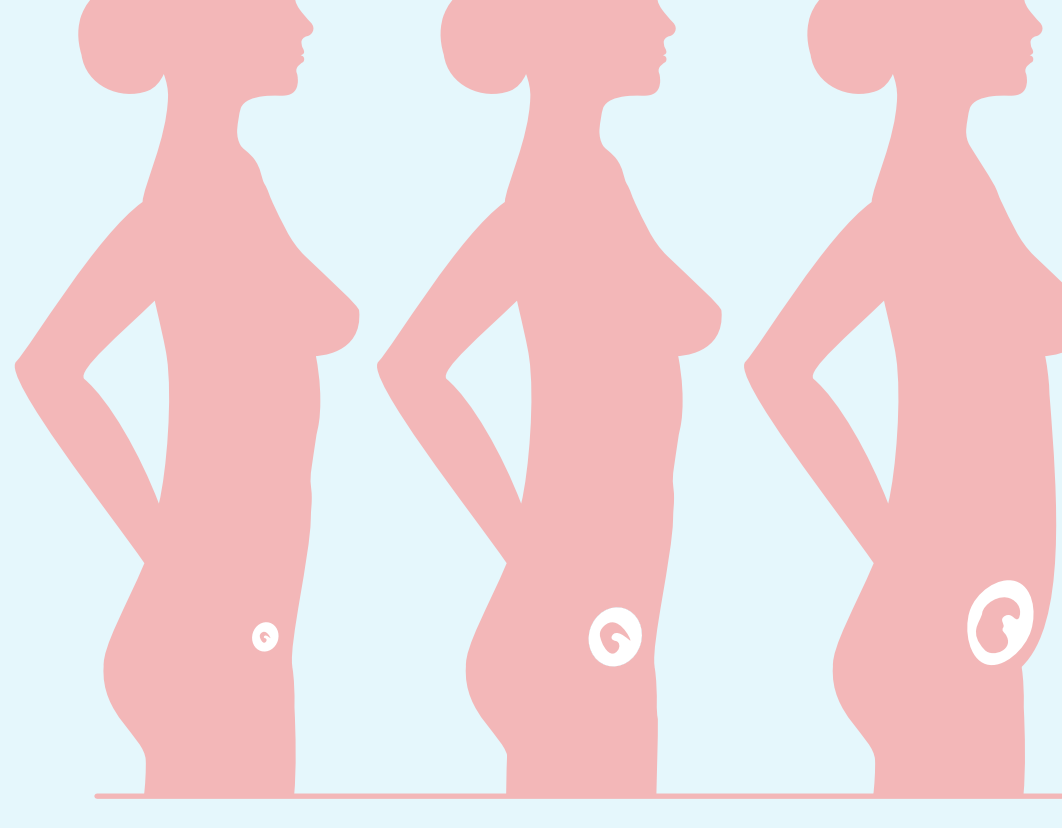
THE COSTS OF PARENTHOOD — DURING PREGNANCY



FIRST TRIMESTER

PREGNANCY TESTS

The majority of pregnancy tests are used to test your body for the hormone hCG, which your body will produce throughout the pregnancy.



At-Home Test Costs:

\$1-\$20



Home pregnancy kits that test for hCG in urine can be purchased at pharmacies, groceries, and even dollar stores.

Lab Work Costs

\$40-\$100



Your OB may order a blood test (or two) to watch your hCG numbers. Ask beforehand if it is covered by your insurance.

HIGH-RISK PREGNANCY TESTS

CELL-FREE FETAL DNA TESTING

\$2,000+

Screening for genetic conditions is often considered "investigational" & is not always covered by insurance.



CHORIONIC VILLUS SAMPLING (CVS)

\$1,300+

Most insurance providers cover CVS for high-risk pregnancies, but it can be subject to your deductible.

MONTHLY CHECK-UPS

Monthly visits with your doctor will check your...

- WEIGHT
- BLOOD PRESSURE
- FUNDAL HEIGHT
- FETAL HEART RATE

COST: \$15-\$35 PER VISIT



ULTRASOUNDS

Ultrasounds are used to determine the health of the developing embryo. Doctors may schedule a first ultrasound around

6-7 WEEKS.

COST: \$686 (NATIONAL AVERAGE)



THE COST ALSO VARIES ON YOUR INSURANCE:

If you're using an in-network doctor or facility.

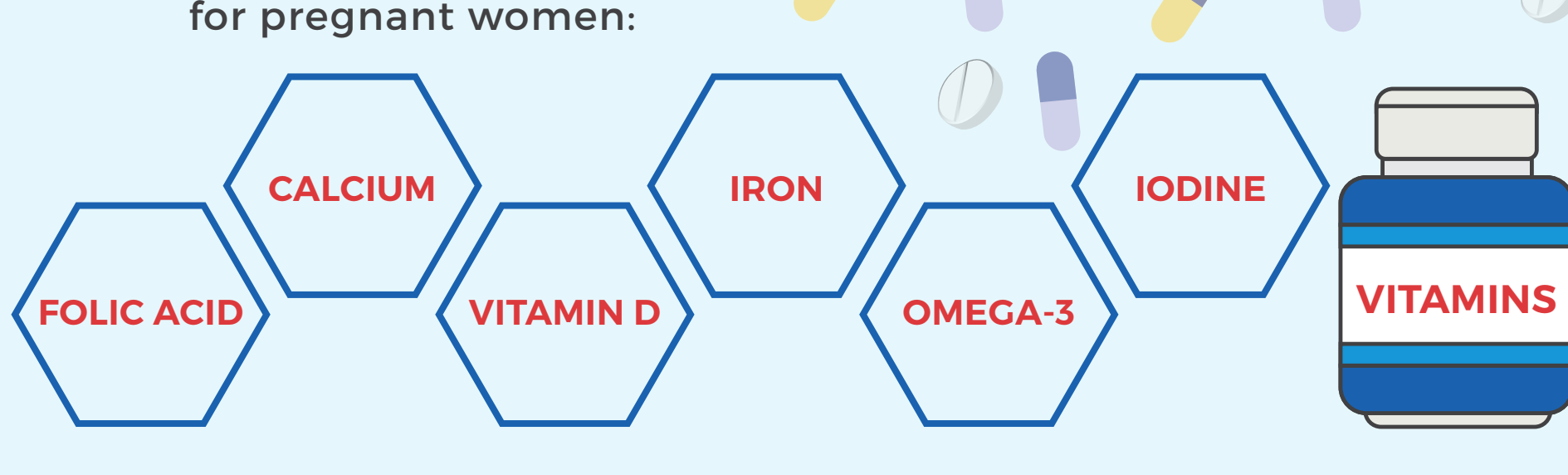
If you have a copay for a diagnostic tests.

If the ultrasound is subject to your deductible.

Ask your doctor for a cost estimate before your appointment!

PRENATAL VITAMINS

Important vitamins and minerals for pregnant women:



COST: \$10-30 FOR A MONTHLY SUPPLY

SECOND TRIMESTER

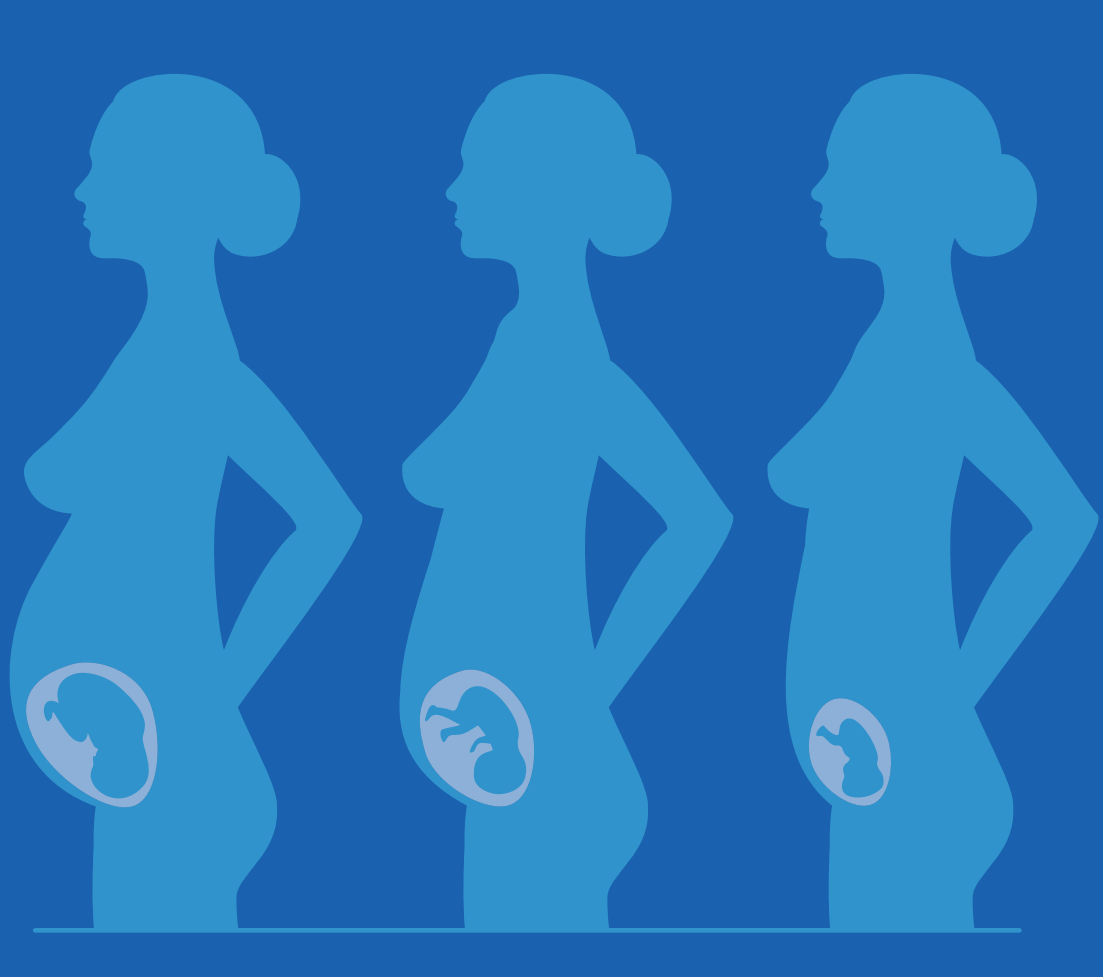
The second trimester requires second rounds of testing! These tests make sure you and your baby are healthy.

ULTRASOUNDS

Most doctors will schedule an ultrasound to check on the baby's development at

20 WEEKS.

✓ More ultrasounds may be required if it is a high-risk pregnancy.



During the second trimester, you can use an ultrasound to...

HEAR THE BABY'S HEARTBEAT

LEARN THEIR SEX

COUNT THEIR FINGERS AND TOES

COSTS: USUALLY COVERED BY INSURANCE.



ADDITIONAL TESTING

GLUCOSE SCREENING:

COST: UP TO \$100

Gestational diabetes is a common condition in pregnancy, and doctors test for it during the second trimester.

If you're diagnosed, you'll need medications to control the condition. Review your drug plan to see if there are specific brands your insurance provider covers.

MATERNAL BLOOD SCREENING:

COST: VARIES BY LOCATION AND COVERAGE

This blood test looks for evidence of birth defects.



AMNIOCENTESIS

COST: \$7,000+

Analyzing the amniotic fluid can determine if the baby has any genetic conditions such as down syndrome.

This procedure is one of the most expensive, but is usually covered by insurance if deemed medically necessary.

THIRD TRIMESTER

By the end of your third trimester, monthly visits will have become weekly visits with your doctor. You'll be preparing for the arrival of your baby (and a big hospital bill).



BIRTHING CLASSES: \$50-\$200

LABOR & DELIVERY:

These charges can be hard to calculate, as they vary by hospital and insurance policy.

In 2014 (the most recent year from which data is available), the average cost of a normal vaginal delivery was

\$17,184.

THIS INCLUDES THE COST OF...

Attending doctors

Medications

All IV fluids

The use of your room

Nursery care

ADDITIONAL, SOMETIMES NECESSARY SERVICES RAISE THAT AMOUNT:

Cesarean section

Epidurals

Birthing Tubs

Doulas or midwives

NICU stays

Contact the hospital's billing office to get a cost estimate before the delivery.

If possible, set aside enough money to cover your deductible for the year.

Inquire about maternity packages offered by your hospital.

Don't be afraid to negotiate with your insurance provider over what is and isn't covered.

If you're uninsured, see if you can set up a payment plan with your doctor or hospital.



SOURCES:
<https://www.early-pregnancy-tests.com/prenatal-vitamin>
<https://www.verywellfamily.com/how-much-a-pregnancy-test-costs-4111042>
<https://www.loancenter.com/blog/the-costs-of-parenthood-during-pregnancy>
<https://www.nerdwallet.com/blog/health/medical-bills-101-from-pregnancy-to-delivery/>

LOAN CENTER
www.loancenter.com