

Maternity and Newborn Infant Coverage

The Newborns' and Mothers' Health Protection Act (NMHPA) requires coverage of minimum hospital stays following the birth of a child. Group health plans must cover a minimum hospital stay of 48 hours following normal delivery and 96 hours following Caesarean delivery. The attending physician, in consultation with the mother, may authorize an earlier discharge. Our plan may not provide incentives or impose penalties to encourage early discharge. Also, advance authorization for a hospital stay of less than 48 hours or, if applicable, 96 hours is not required.