



# What to Know About the Cost of Having a Baby

*Simplifying the costs of starting a family*



The costs you may have before getting pregnant, while pregnant, and after having the baby include:

- prenatal vitamins
- doctor visits
- giving birth
- preparing a room for the baby
- buying diapers
- buying formula
- buying things to help with breastfeeding



Some of these expenses can be covered by insurance, but some may need to be paid for out of pocket

- ✓ **North Carolina** -> childbirth costs around \$11,000.
- ✓ **Mecklenburg County** -> the average cost of delivery is higher at \$12,549 on average.
- ✓ A **vaginal birth** on average costs \$10,701 and a **c-section** will cost \$16,117.

## Insurance 101:

### ● Enrolling in Insurance

- Open enrollment period is from November 1 to January 15
- You Must enroll you baby after they're born
- You can apply for marketplace coverage within 60 days of having your baby or 1 year after your Medicaid coverage ends
- You can apply for Medicaid or CHIP (Children's Health Insurance Program) at any time during the year

### ● Benefits

- If you do not have insurance, tell Medicaid about your pregnancy to save money
- In N.C. Medicaid gives a mother full coverage and extended coverage for one year after the baby is born
- The baby will be covered for 1 year under Medicaid