

Newborns' and Mothers' Health Protection Act

(Provide once annually to all participants)

The NMHPA requires group health plans that offer maternity hospital benefits for mothers and newborns to pay for at least a 48-hour hospital stay following a vaginal delivery (or at least a 96 hour stay following a cesarean section), unless the attending provider, in consultation with the mother, decides to discharge the mother or her newborn earlier. In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). Refer to your plan document for specific information about maternity hospital benefits or contact your plan administrator.

For additional information about NMHPA provisions and how self-funded non-federal governmental plans may opt-out of NMHPA requirements, visit

<http://www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/nmhpafactsheet.html>