



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 WITH 2017 DESIGNS					
	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	\$12,410	\$6,800	\$4,383	\$2,383	\$1,191
Premiums (paid monthly)	—				
Your total annual costs (premiums plus health services)					
Your plan pays	—	\$5,610	\$8,027	\$10,027	\$11,219

COST DETAIL FOR A PREGNANCY WITH 2017 DESIGNS					
Out-of-pocket maximum	—	\$6,800	\$6,800	\$6,750	\$4,000
Deductible: Medical/Brand Rx	—	\$6,300/ \$500	\$2,500/ \$250	—	—
Ultrasound	\$309	\$0	\$0	\$0	\$0
Basic lab tests	\$187	\$0	\$0	\$0	\$0
Vaginal delivery	\$11,914	\$6,800 100% coinsurance until out-of-pocket maximum reached	\$2,500 deductible plus \$1,883 coinsurance deductible met plus 20% coinsurance	\$2,383 20% coinsurance	\$1,191 10% coinsurance
Your total cost (not including premiums)	\$12,410	\$6,800	\$4,383	\$2,383	\$1,191

* Average costs come from <https://www.healthcarebluebook.com> and are estimates only. Treatments and associated costs for health services will differ based on case, provider, geography, and other variables. Scenario assumes pregnancy without complications.