

Addendum to the 2025 Essential Plan Member Contract

Please be aware of the highlighted changes to your Essential Plan member contract. This is applicable to all tiers of the Essential Plan. All other sections have not changed and remain in effect.

SECTION IX OUTPATIENT AND PROFESSIONAL SERVICES

Please refer to the Schedule of Benefits section of this Contract for Cost-Sharing requirements, day or visit limits, and any Preauthorization or Referral requirements that apply to these benefits.

N. MATERNITY AND NEWBORN CARE.

1. We Cover services for maternity care provided by a Physician or midwife, nurse practitioner, Hospital or birthing center. We Cover prenatal care (including one (1) visit for genetic testing), postnatal care, delivery, and complications of pregnancy. In order for services of a midwife to be Covered, the midwife must be licensed pursuant to Article 140 of the New York Education Law, practicing consistent with Section 6951 of the New York Education Law and affiliated or practicing in conjunction with a Facility licensed pursuant to Article 28 of the New York Public Health Law. We will not pay for duplicative routine services provided by both a midwife and a Physician. See the Inpatient Services section of this Contract for Coverage of inpatient maternity care.

We Cover breastfeeding support, counseling and supplies, including the cost of renting or the purchase of one (1) breast pump per pregnancy for the duration of breast feeding from a Participating Provider or designated vendor.

Effective 4/1/2025:

2. We Cover services provided by a Doula when recommended by Your Physician or midwife, physician assistant or nurse practitioner or as otherwise provided for under state law. For services of a Doula to be Covered, the Doula must be registered in the New York State Community Doula directory in accordance with Title VI-a of Article 25 of the New York Public Health Law.
We Cover eight (8) prenatal or postpartum visits per pregnancy. We Cover one (1) in-person Doula support visit during labor and birth per pregnancy.