

WRITTEN NOTICE OF THE COVERAGE FOR MINIMUM HOSPITAL STAYS FOLLOWING CHILDBIRTH AS REQUIRED BY THE MONTANA INSURANCE CODE AND FEDERAL LAW

Health insurance for maternity services, including benefits for childbirth, must provide coverage for at least 48 hours of inpatient hospital care following a vaginal delivery and at least 96 hours of inpatient care, following delivery by cesarean section for a mother and newborn infant in a health care facility.

Any decision to shorten the length of inpatient stay to less than that stated above must be made by the attending health care provider and the mother. A health benefit plan may not terminate the service of an attending health care provider or penalize or otherwise provide financial disincentives to an attending health care provider in response to orders by the attending health care provider for care consistent with these provisions. Under this same requirement a health plan may not require that the provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

A health benefit plan that provides coverage for post-delivery care that is provided to a mother and newborn infant in the home may not be required to provide coverage of inpatient care unless the inpatient care is determined to be medically necessary by the attending health care provider.

For further information about this notice, please contact the Claims Administrator's Customer Service Department at 1-866-339-4308 or visit the website www.abpmtpa.com/mmia.