



**BlueCross BlueShield
of Illinois**

Blue Cross and Blue Shield of Illinois Provider Manual

HMO Scope of Benefits Section

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association

Maternity/Obstetrical Care

Benefit

Maternal/obstetrical care is a covered benefit.

Interpretation

Inpatient facility service is covered for the care of maternal conditions related directly to intra-uterine pregnancy and/or abnormal conditions and complications of pregnancy.

Covered physician services include outpatient prenatal and post-partum care as well as delivery. Lactation Counseling is also a covered service. This is considered preventive care, therefore, no copayment should be collected.

There are no waiting periods or pre-existing condition clauses in the subscriber certificate for HMO members. Therefore, an individual is covered for maternity services from the effective date of her HMO coverage. If a member in the second or third trimester joins the HMO, she may have a Transition of Care (TOC). To determine if there is a TOC – contact the HMO customer service department. If the member does not have a TOC, the IPA retains the responsibility for the obstetrical services. The IPA physician may be reluctant to assume responsibility of a new member in her third trimester. In that situation, the IPA may choose to refer the member, at the IPA's expense, to the obstetrician who had been caring for the member before her enrollment in the HMO program.

Not covered

Prenatal classes (i.e. Lamaze, sibling classes, etc.) are not in benefit. If a fee is charged, a physician may recommend these services and any associated supplies but should make it clear to the member that these services and supplies are her responsibility and not in benefit.

Paid by	Professional Charges	IPA
	Inpatient and/or Outpatient Surgical Facility Charges	HMO
	Ancillary Charges	IPA

Note: For members new to the HMO and who are in the third trimester of pregnancy, please refer to the Transition of Care Policy located on the BCBSIL website.