



MOMS-TO-BE ARE SAVING MONEY WITH HEALTHSPARQ



HEALTHSPARQ®

USER EXPERIENCE
A TRUE STORY OF EMPOWERMENT



Around the country, people are talking about putting more health care quality and cost information into the hands of consumers. At HealthSparq, we deliver the decision-making tools that do just that. And every day we see the impact these powerful tools have on real people, especially on one of the demographics that uses them most, pregnant women.

Recently, we talked with Megan, a savvy mom-to-be and HealthSparq user. We learned how she boosted her knowledge and confidence by leveraging our tools to plan and save for her pregnancy. Here's her story:

How did you hear about HealthSparq and what prompted you to use the tools?

Megan: In my first trimester, I had an idea of who I wanted to be my OBGYN, but I wanted to see what was out there, not only to confirm I made the right choice with my OBGYN, but to get an idea of what to expect on my medical bills throughout my pregnancy. I heard about HealthSparq's shopping tools through my insurer and figured that I should try it out. I had a pretty good savings set aside, but I had no idea if it was enough and I don't want to be getting any surprise bills in the mail while I'm on maternity leave.

How did you use the tools?

Megan: Well, I started by searching for labor and delivery, comparing the cost of regular delivery and C-section, and I found it was pretty easy to pull up the doctors associated with those services. I was able to find mine and compare the typical cost of treatment at that facility to the others available in the area.

How did it make you feel to have all that information?

Megan: Really great! There's a lot of unknown in health care and that can be stressful. With HealthSparq, I was able to see the most common costs that occur throughout the duration of pregnancy on a timeline and they were tailored to my benefits coverage, so I could see exactly what I should expect to pay when everything was through.

How did you use this information?

Megan: I'm fortunate to have a health savings account (HSA), but it wouldn't have covered the full cost of my delivery. Since I found out what I should expect to pay in my first trimester, I managed to create a savings plan and I'm prepared to pay for everything upfront. Paying off my medical expenses upfront allows me to get a 5% discount from the hospital too, so I'm also saving a good amount.

Would you recommend HealthSparq to other expectant moms?

Megan: Absolutely! It's so helpful to see everything involved in delivery laid out on a timeline, both for financial planning and to just understand the journey ahead. Also, even though I knew who I wanted my OBGYN to be, other moms might find it useful to look at the quality info and reviews that HealthSparq has on area hospitals. It's a great start for choosing a doctor.

Do you have any advice for other pregnant women who might consider shopping for health care?

Megan: Definitely start early! I was glad I did, because it gave me enough time to get my savings together, so I can be more comfortable when bills are due and take advantage of the cash discount. When it comes to raising a newborn, there are plenty of things to take care of after medical bills. Saving is important, where possible.