

Pregnancy and the Marketplace



What to expect from your health insurance when you're expecting

Having a baby is an exciting time! Virginia's Insurance Marketplace is here to help you find the right plan for you and your baby. The Marketplace lets you shop for, compare, and purchase high-quality health insurance plans with comprehensive coverage.

According to the Peterson-KFF Health System Tracker, the average healthy pregnancy in the U.S. costs over \$18,000. Enrolling in a health plan through the Marketplace can help drastically reduce your medical costs for care and delivery. All plans offered on the Marketplace cover key health services that pregnant individuals need, including doctor visits, ultrasounds, tests, hospital visits and stays, and pediatric care.

Guaranteed benefits for pregnant individuals include:

- Access to in-network OB-GYN doctors
- Maternity and newborn care
- Certain preventative screenings
- Maternal mental health care
- Prenatal care
- Breastfeeding information

Health benefits also include pediatric services for your child.

When can I enroll?



Open Enrollment Period
November 1 – January 30



Special Enrollment Period
Year-round, depending on a Qualifying Life Event

Having a baby is a Qualifying Life Event. It allows you to enroll in a health plan on Virginia's Insurance Marketplace during a Special Enrollment Period. You can enroll in a plan up to 60 days after giving birth.

Need help?

The Marketplace has you covered. Whether you need assistance enrolling in a health plan, need to update your personal information, or have any questions, speak to an assister to get free, local support in person or call our Consumer Assistance Center at 888-687-1501.

For more information on Virginia's Insurance Marketplace, visit

Marketplace.Virginia.gov