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Subject nib launches comprehensive online guide to help plan for the costs of pregnancy

Having a baby can be one of life's greatest joys, but for many planning financially for a pregnancy is often a difficult task due mainly to the lack of available information.

In response, nib health funds (nib) has launched an online guide that provides comprehensive details regarding the expected and unexpected costs associated with pregnancy and giving birth in the private health system.

The *Cost of Having a Baby* guide provides expectant mothers and fathers with a weekly guide to the services required throughout each trimester. It features details of the average cost of each service, Medicare rebate, private health insurance rebate and the expected out-of-pocket costs.

Renowned General Practitioner, Dr Ginni Mansberg, said the guide will provide soon-to-be mothers with an easy to understand manual explaining what to expect when they are expecting.

"Experiencing the seemingly never-ending round of tests and checks of pregnancy for the first time can be overwhelming," Dr Ginni said.

"This online guide provides some much needed clarity around what to expect each week and tips on navigating each stage of pregnancy. It will help to reduce stress for expecting parents and allow them to just enjoy this exciting time," she added.

Designed as an educational tool, the comprehensive guide aims to help the rising number of nib customers who are starting a family, plan financially for their pregnancy and prevent any unexpected expenses.

Michelle Finefeuiaki who welcomed her second child earlier this year has experienced firsthand the difficulties faced when trying to determine the total cost of pregnancy.

"When you visit the obstetrician you are there to talk about your pregnancy and the upcoming birth of your child, not about the costs you will face," Mrs Finefeuiaki said.

"It's very difficult to plan because the costs are constantly changing and there can be so many surprises," she added.

Mrs Finefeuiaki believes that having prior knowledge of the costs associated with each pregnancy service would reduce the stress on soon to be parents.

"On most occasions you can not foresee whether you are going to have your child naturally or by caesarean section, or even what type of pain relief you will require. You are not in the frame of mind during labour to consider the financial implications of the decisions that you are making," Mrs Finefeuiaki said.

"It's great that this online guide is now available so that you are aware of the potential costs and are able to discuss them with your obstetrician beforehand to make a birthing plan that suits your current personal and financial situation," she added.

The guide also provides handy hints on what questions to ask before choosing an obstetrician and tips on how to avoid out-of-pocket expenses. A range of useful resources regarding pregnancy are also included.

The *Cost of Having a Baby* online guide is available at nib.com.au

FOR FURTHER INFORMATION:

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