BIG COSTS
DELIVERED WITH PRETERM BIRTHS

Average First Year Medical Cost of a **Full Term Baby:**

$5,085[1]

Average First Year Medical Cost of a **Preterm Baby:**

$55,393[1]

Preterm births cost employers **$12.7 billion in excess health care expenses** in a year.[2]

STATEMENT

DATE   DESCRIPTION

55393.00

The Impact of Multiples

With increased use of assisted reproductive technologies, there has been a **growth in the birth rate of multiples.**

Although just **3% of births are multiples**, they account for **nearly 20 times the amount spent for singleton births.** Having **twins costs nearly five times** that of a single delivery.[3]

DID YOU KNOW? The March of Dimes has given the United States a "C" grade for its preterm birth rate of 9.6%, which is higher than that of most high-income countries.[4]

What Can Employers Do?

As they face the potential for paying higher claims for preterm births, employers play a critical role in prevention.
The following can be used to help improve outcomes:

✓ Maternal wellness programs

✓ Educational resources regarding pregnancy risk factors

✓ Proactive medical management practices, including screenings and care coordination

✓ Discouraging unnecessary early deliveries scheduled for convenience

Preterm births are not easy to predict or control.

However, self-funded employers should be aware of the statistics and potential costs so they can protect themselves financially. Stop Loss coverage helps to protect against catastrophic loss. **Contact your HM Insurance Group sales representative to find out more.**

HM STOP LOSS
AN HM INSURANCE GROUP PRODUCT

[1]Prematurity Campaign Progress Report 2013, March of Dimes; [2]Premature Babies Cost Employers $12.7 Billion Annually, March of Dimes, February 7, 2014; [3]Lemos EV, Zhang D, Van Voorhis BJ, et al. Healthcare expenses associated with multiple vs singleton pregnancies in the United States. Am J Obstet Gynecol 2013;209:586.e1-11; [4]2015 Premature Birth Report Card, www.marchofdimes.org/reportcard, accessed June 22, 2016.