

Mother and Baby Claims—Billing Guide

For Commercial Accounts*

Situation	How to Submit	Mother's Charges	Baby's Charges
Well mother and well baby (both go home on the same day) Routine maternity stay is two days (48 hours) for a vaginal delivery and four days (96 hours) for Cesarean section	File one claim under the mother's name; no notification is required	Combine with baby's charges	Combine with mother's charges
Well mother and sick baby Neonatal Intensive Care Unit (NICU)	If they both go home on the same day, then no notification is required	Combine with baby's charges	Combine with mother's charges
	If the baby stays longer than the mother then file two claims; notification is required for the baby only	Submit mother's charges only	Submit baby's charges only
Sick mother and well baby	If they both go home on the same day, then no notification is required	Combine with baby's charges	Combine with mother's charges

Reminders



- When obtaining notification for baby, it should start from the baby's date of birth
- If mother and/or baby stay beyond what is considered a normal/routine length of stay, notification is required for both
- Length of stay calculation starts on date of delivery
- These rules apply to CareFirst covered members only. These rules do not apply to CareFirst Administrators, National Capital Area accounts (NCAS), NetLease accounts or Out-of-State/BlueCard accounts



For FEP PPO and FEHBP HMO Accounts* Effective for dates of service on or after August 1, 2025

Situation	How to Submit	Mother's Charges	Baby's Charges
Well mother and well baby (both go home on the same day) Routine maternity stay is two days (48 hours) for a vaginal delivery and four days (96 hours) for Cesarean section	File one claim under the mother's name; no notification is required	Combine mother's and baby's charges and use mother's name as the patient	Combine with mother's charges
Well mother and sick baby Level II Nursery, Level III Nursery or Level IV Neonatal Intensive Care Unit (NICU)	Notification for the baby is required for all Level II and Level III Nursery and Level IV NICU, even if the baby goes home with the mother	Submit mother's charges only	Submit baby's charges only. Notification is required for the baby
Sick mother and well baby Note: Benefits are not available for the well baby's continued hospitalization beyond two days (48 hours) for vaginal delivery or four days (96 hours) for Cesarean section	If they both go home on the same day, 2 days (48 hours) for vaginal birth, 4 days (96 hours) for Cesarean section, then no notification is required	Combine mother's and baby's charges and use mother's name as the patient	Combine with mother's charges
	If mother remains in the hospital beyond two days (48 hours) for vaginal delivery, or four days (96 hours) for Cesarean section, notification is required for the mother. File a separate claim for each patient	Submit mother's charges only on a separate claim. Notification is required	Submit baby's charges only on a separate claim. No notification is required for the routine newborn stay

* Under the Federal Employees Health Benefits Plan (FEHBP) and Postal Service Health Benefits Program (PSHBP): A baby must be eligible for, and enrolled in, a Self Plus One or Family contract and must be a member in their own right to be covered for services outside of the regular nursery case during the mother's maternity stay. With respect to covered members, these requirements apply to FEP PPO (postal and nonpostal members) and FEHBP HMO (groups ND50 and ND51) products.

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