

Prenatal care - nurturing healthy beginnings for expectant mothers

By [Tony Singleton](#)

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Prenatal care is an essential part not only of a healthy pregnancy, but also for giving birth and beyond. Expectant mothers who receive quality care from the beginning of their journey can be confident that their baby will have the best start in life, with individual care and support from their healthcare providers.



Source: [Pexels](#)

However, while childbirth, including elements of pregnancy and prenatal support, are covered by medical aid, there can be significant medical-expense shortfalls, particularly when it comes to the delivery of the baby. Having an appropriate medical aid plan, complemented by the right gap cover, can help to ensure that young families do not start the next phase of their lives with added financial stress.

The benefits of proper prenatal care

Prenatal care plays a vital role in ensuring a healthy pregnancy as well as a positive outcome for both the mother and baby. During the pregnancy, healthcare professionals will monitor maternal health through regular check-ups to help identify and address any potential health issues, such as high blood pressure, gestational diabetes, infections, or anaemia.

Check-ups monitor the unborn baby, to ensure they are growing and developing properly and that any abnormalities or concerns can be detected early, and timely interventions can be made, including referrals to specialists where needed. The mother and baby are screened for any infections that may be harmful to either or both, which can then be treated quickly to prevent complications or transmission of infections to the baby during pregnancy or childbirth.

Prenatal care also helps to educate expectant mothers on various aspects of pregnancy, childbirth, and postnatal care, including information about nutrition, exercise, breastfeeding, and how to take care of their overall wellbeing. This knowledge empowers mothers to make informed decisions and take necessary steps to ensure a healthy pregnancy and a positive childbirth experience. It is also an important part of developing a supportive network of providers, where expectant mothers can discuss any concerns, ask questions, and receive emotional support throughout their pregnancy journey.

Where the gaps creep in

Comprehensive prenatal care is well recognised for helping to reduce complications with childbirth and ensure positive outcomes for the mother and baby. Many medical-aid schemes will enable their members to access a basket of care during pregnancy to ensure they look after their own health as well as the health of their unborn baby.

However, there may still be gaps in medical expenses that are not covered by medical-aid schemes, especially when it comes to specialist care as well as childbirth itself. These gaps can include co-payments and fees for certain specialised services or treatments, as well as hospital co-payments and medical-expense shortfalls from doctors, surgeons, anaesthetists and more.

Covering the gap

Gap cover can help to ensure that young families begin their journey without significant out of pocket expenses, providing additional coverage for medical expenses that may exceed the limits or reimbursement rates set by the medical aid scheme. Having gap cover can provide peace of mind for expectant parents, knowing that there is an additional layer of financial protection in case of unexpected medical expenses. This peace of mind contributes to a positive pregnancy experience.

However, it is important to understand that gap-cover providers have waiting periods and exclusions for pre-existing conditions, which includes pregnancy. As part of comprehensive financial planning, and before beginning the journey toward becoming a parent, it is important to talk to your financial advisor to select a gap cover option that best suits your needs and budget.

ABOUT THE AUTHOR

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