

Maternity Billing Changes:

Restoring cost predictability with Maven

How employers can stay in control as maternity costs become more variable and complex



Today

Historically, maternity care has been billed under a global bundle—a single payment covering prenatal care, delivery, and postpartum services.

Beginning January 1, 2027

Maternity care will transition to itemized billing, with prenatal care, delivery, and ancillary services billed individually rather than under a single global payment.

Why this matters to employers

COST VARIABILITY

- Costs will vary more instead of following a predictable bundled rate.
- High-risk pregnancies drive more visits, services, and overall spend.
- Total cost will depend on how much care is used—not a fixed payment.

HIGH-COST DRIVERS

- A small number of events drive most maternity costs.
- This includes NICU admissions, C-sections, and pregnancy complications.
- In an itemized system, these show up as larger, more visible claims.

GREATER EXPOSURE

- Employers will receive multiple claims instead of one bundled payment.
- Costs will build over time across the pregnancy journey.
- Each additional service or visit adds to total spend.

REDUCED CONTROL

- More claims increase administrative complexity.
- Care is more fragmented across providers and settings.
- Employers have less predictability over total maternity costs.

The big shift

Maternity is moving from predictable bundled spend to variable, utilization-driven cost. Predictability no longer comes from pricing—it comes from how care is managed. Employers need a solution that manages care continuously, not just pays for it.

Maven delivers proactive, end-to-end care that reduces the events driving maternity cost.

How Maven Clinic solves for unbundling

Maven provides a continuous, care-first model that helps employers stay in control as maternity costs become more complex and variable.



Proven impact

- Up to 27% lower NICU admissions
- Up to 15% lower C-section rate
- Up to 9% reduction in ED visits

Savings from Maven Managed Benefits and Maternity program combined

\$9,600

savings per birth

Includes \$4,950 from the Maternity Program

15%

reduction in
total cost of care

Reduce cost variability

Fewer complications lead to fewer high-cost, variable claims across pregnancies.

Prevent high-cost outcomes

Maven reduces the events that drive the majority of spend, including NICU admissions, C-sections, and avoidable ER visits.

Manage risk early

Continuous engagement enables earlier identification and intervention in high-risk pregnancies—before costs escalate.

Replace fragmentation with coordination

One connected experience across pregnancy and postpartum, guiding members across providers and settings.

Deliver continuous, guided care

24/7 access to a multidisciplinary care team, combined with dedicated care advocacy, helps members navigate care, understand benefits, and avoid unnecessary or fragmented pathways—ensuring issues are addressed early.

Even as billing becomes itemized, Maven remains a single, integrated solution—reducing confusion for members and administrative burden for employers.