

## What it costs to be pregnant?

You know that babies cost money — all that equipment, all those nappies, all those toys — but did you know that the pain in the hip pocket begins before they even enter (bawling) into the world? Getting pregnant is one of the most exciting things that can happen to a couple — and one of the most expensive. How much it costs can be up to you.

### Who're you gonna call?

Congratulations! The pregnancy test is positive, the morning sickness has begun, and you're on the road to parenthood. Before you start picking out cute little designer outfits or dressing up the nursery, however, there are a few expenses you need to cover before baby's arrival. The bad news is that they can be hefty; the good news is that there are budget options.

The first decision you have to make is both personal and financial: Who's going to deliver your baby? If you 'go private', as they say, you choose your own obstetrician. Public patients are treated by a combination of GP, midwives and hospital-based obstetricians.

Public patients don't pay for the doctor (unless that GP does not bulk bill, in which case you'll be up for the gap), midwife or hospital. However, they have no choice about who delivers the baby — they're treated by whichever midwife or obstetrician is rostered on when the time comes.

Private patients see one person throughout their pregnancy and for the birth of the child. Costs vary from practitioner to practitioner and should be discussed upfront, and you need to bear in mind that there may be more than one doctor involved — an anaesthetist, for instance, if a caesarean is necessary, or a paediatrician. Each will charge for their services.

Most people who 'go private' have private health insurance, which covers, to varying degrees, their costs. If there are gaps for you to pay, MBF Health Insurance recommends that you ask for a written estimate of costs (known as 'informed financial consent'). This will give you some idea of what you might be up for, but an exact figure is hard to come by. You may also have an excess to pay on your hospital stay, depending on your cover — check with your fund before you book in to the hospital (usually around 20 weeks pregnant).

Remember, too, that insurers don't pay the gap between consultation fees (which can be upwards of

\$80 a visit) and the Medicare rebate (about \$25). Given that pregnant women see their obstetricians at least once a month and more regularly towards the end of their pregnancies, this can add up. Private health cover will generally not pay for the services of a midwife. If you have visions of a home birth, for instance, you will need to organise an independent midwife and will probably need to bear the full cost of this (see [www.homebirthaustralia.org](http://www.homebirthaustralia.org) for more information on this).

### A word on private health insurance

Most insurers will require you to be a member for at least 12 months before you can claim any maternity-related expenses. Also, check the fine-print for Ambulance cover. If yours is one of those record-speed babies, you might find you require transport to the hospital. If you don't have the correct cover or hold a Health Card, this can be very costly. If you choose a private hospital, or even to be a private patient in a public hospital, make sure it's a hospital that has an agreement with your fund, or your out-of-pocket expenses can be considerably higher.

### The work situation

No doubt you're counting on working practically until your due date to make your paid maternity leave (if you get any) and savings go further. It's worth bearing in mind that things don't always go to plan. While you're in the early stages of pregnancy, you might find you miss more work than usual due to morning sickness — which can play havoc with a casual wage. Later on, pregnancy complications or sheer tiredness might see you ready to put your feet up a little earlier than expected. It's worth getting your budget in order now and trying to put extra in the 'just in case' account.

### 'I've got nothing to wear'

Not since you were about two years old have you grown out of clothes this fast. One minute you're still in your pre-pregnancy clothes, the next minute you don't have a single thing to wear — and all that pressure to be a 'yummy mummy'.

Maternity clothes can be expensive with jeans costing up to \$380 (7 For All Mankind — seriously good-looking for maternity wear), specialised tops from \$30, pants upwards of \$65 and more. And remember, we're talking a whole new wardrobe here — all at once.

The good news is that you can make your dollar go further (around your expanded waist) by shopping smart. Chain stores such as Target and Kmart have their own maternity labels, but you can also get into budget brands such as Supre — their stretchy cotton



in particular, are cute, comfy and cheap! Invest in a magazine like *Shop Til You Drop 4 Kids* for more tips.

### **Little extras**

Don't forget to budget for massage (\$60-90 for a specialist pregnancy massage) and other treatments to make your ever-changing body feel better. Most health funds cover massage treatments, physiotherapy, osteopathy and more — make the most of it!

On the not-so-fun front, childcare looms and you'll need to put your baby on a waiting list sooner rather than later. Some centres charge a fee (usually around \$20-25) to cover "administration costs" just to put your name down.

### **Now for the good news**

You'll have heard of the much-vaunted baby bonus (currently \$4000, paid on the birth of your baby), but parents may also be entitled to other benefits. These include a parenting allowance, rental assistance, childcare assistance and a Health Care Card, depending on income and assets. Talk to Centrelink about what your entitlements might be.

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