Newborn’s and Mothers’ Health Protection Act –
Annual Notification

Under the provisions of the Newborns’ and Mothers’ Health Protection Act, group
health plans and health insurance issuers generally may not, under federal law,
restrict benefits for any hospital length of stay in connection with childbirth for the
mother or newborn child to less than 48 hours following a vaginal delivery, or less
than 96 hours following a Caesarean section. However, federal law does not
prohibit the mother’s or newborn’s attending provider, after consulting with the
mother, from discharging the mother and her newborn earlier than 48 hours or 96
hours if applicable.

In any case, plans and issuers may not, under federal law, require that a provider
obtain authorization from the plan or the issuer for prescribing a length of stay not
in excess of 48 hours or 96 hours.