

A photograph of a woman with short dark hair and glasses, wearing a blue and orange patterned top, sitting on a brown couch. She is smiling and holding a young child with short brown hair, wearing a light blue sweater. The child is looking towards the camera. In the background, there is a framed picture on the wall and a woven basket hanging from the wall.

The staggering cost of giving birth in America

By Megan Henry
Arkon Beacon Journal

After Carrie Arnold gave birth to her first child, Luca, last fall, she received two bills totaling more than \$100,000.

The 26-year-old Dayton, Ohio, resident said she was billed \$127,308 for her hospital costs and another \$121,390 for her newborn son's stay in the neonatal intensive care unit.

"I had no idea that it was going to be this much; nobody ever tells you," she said.

Arnold's due date was Dec. 12, but her water broke almost 11 weeks early on Sept. 29.

As a result, she spent a month on bed rest at Kettering Medical Center in Dayton, before having a cesarean section on Oct. 25. Her premature son stayed in the neonatal intensive care unit for 17 days.

Fortunately, she had good health insurance through her husband's job so their out-of-pocket costs ended up being \$3,000 - \$1,500 for her medical services and \$1,500 for her son's.

"Three thousand dollars is a lot of money," Arnold said. "Thankfully, we knew ahead of time and we were able to save up, but it's just there's other things you'd rather spend your money on."

The sticker shock and staggering costs of childbirth can really hurt a family's wallet, many doctors and other experts say.

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A new study published in the journal Health Affairs found that the average out-of-pocket costs of having a baby for families with health insurance is about \$4,500. Halle Markwas qualified for financial aid to help cover the cost of delivering her son Lane last year at OhioHealth Riverside Hospital. The two are pictured in their Dublin home on Thursday, January 9, 2020. [Fred Squillante/The Columbus Dispatch]