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"It comes at a time when families are facing considerable challenges and readjustment so a large medical bill can be a huge stressor on top of that," said Carol Sakala, the director of Childbirth Connection Programs at the National Partnership for Women & Families, a Washington, D.C.-based, nonprofit group that works on public policies, education and outreach focused on women and families.

The average out-of-pocket costs of childbirth and maternal care among women with employer health insurance has increased nearly 49%, from $3,069 in 2008 to $4,569 in 2015, the latest date for which statistics were available, according to a new study published recently in the journal Health Affairs. The rising costs are largely attributed to a rise of high-deductible health plans,

"The magnitude of those costs were really striking," said Dr. Michelle Moniz, the lead author of the study and assistant professor in the Department of Obstetrics and Gynecology at the University of Michigan.

When it came to vaginal delivery, average out-of-pocket costs increased from $2,910 in 2008 to $4,314 in 2015, according to the study. Out-of-pocket costs for C-section births increased from $3,364 in 2008 to $5,161 in 2015.

"Most of my patients don't have that kind of disposable income," Moniz said.

Since Jan. 1, 2019, hospitals across the country have been publishing price lists online to comply with a new Trump administration rule. The figures are not amounts patient pays for services but the amount billed by the hospital system to the individual's insurance company, Medicare or Medicaid.

"We are so fortunate that we have health insurance that will cover it, but so many people don't and you shouldn't have to go into massive amounts of debt to have a child," Arnold said.

Evanthia Brillhart, 30, of Westerville, Ohio, delivered her son Beau at OhioHealth Riverside Methodist Hospital by C-section on April 23, 2019, and the hospital bills totaled just over $10,000.

She had a high-risk pregnancy due to a placenta issue and had three sonograms done over the nine-month period that cost $1,600 each, of which insurance covered about half.

Between her prenatal care, labor and delivery, the Brillharts easily hit their $3,000 deductible for the year and their out-of-pocket maximum of $6,000. So the out-of-pocket cost for the delivery was just $600.

"We always planned on having a family," she said. "Just navigating those costs, we do what we have to do to make it work."

Some women find unique ways to trim the cost of their babies' delivery.

Having a home birth was less expensive than going to Miami Valley Hospital for Marina Genetin, 26, of Dayton.

Genetin said she paid $3,000 out-of-pocket to deliver her daughter Zia in her bathtub with the help of two midwives on Dec. 11, 2019. By comparison, she said it would have cost her $4,000 after insurance to deliver her daughter at the hospital.

"What the hospital would have billed my insurance for is insane," she said.

While the cheaper cost wasn't the deciding factor for having a home birth, Genetin said it was an added bonus.

Meanwhile, Halle Markwas, 31, of Dublin, Ohio, qualified for financial assistance to help cover the cost of her son Lane's routine birth at Riverside on Feb. 26, 2018. People with incomes that are at or below the 200%, 300% and 400% of the federal poverty guidelines can qualify for discounts at OhioHealth. Last year, that would have been an income of $33,820, $50,730 and $67,640 for a two-person household, respectively.

OhioHealth covered 80% of Markwas' hospital bill, and she and her husband were responsible for paying about $3,600 out-of-pocket.

"I would never have known what to do and I would be stuck with a $10,000 out-of-pocket deductible," she said. "I was extremely fortunate."