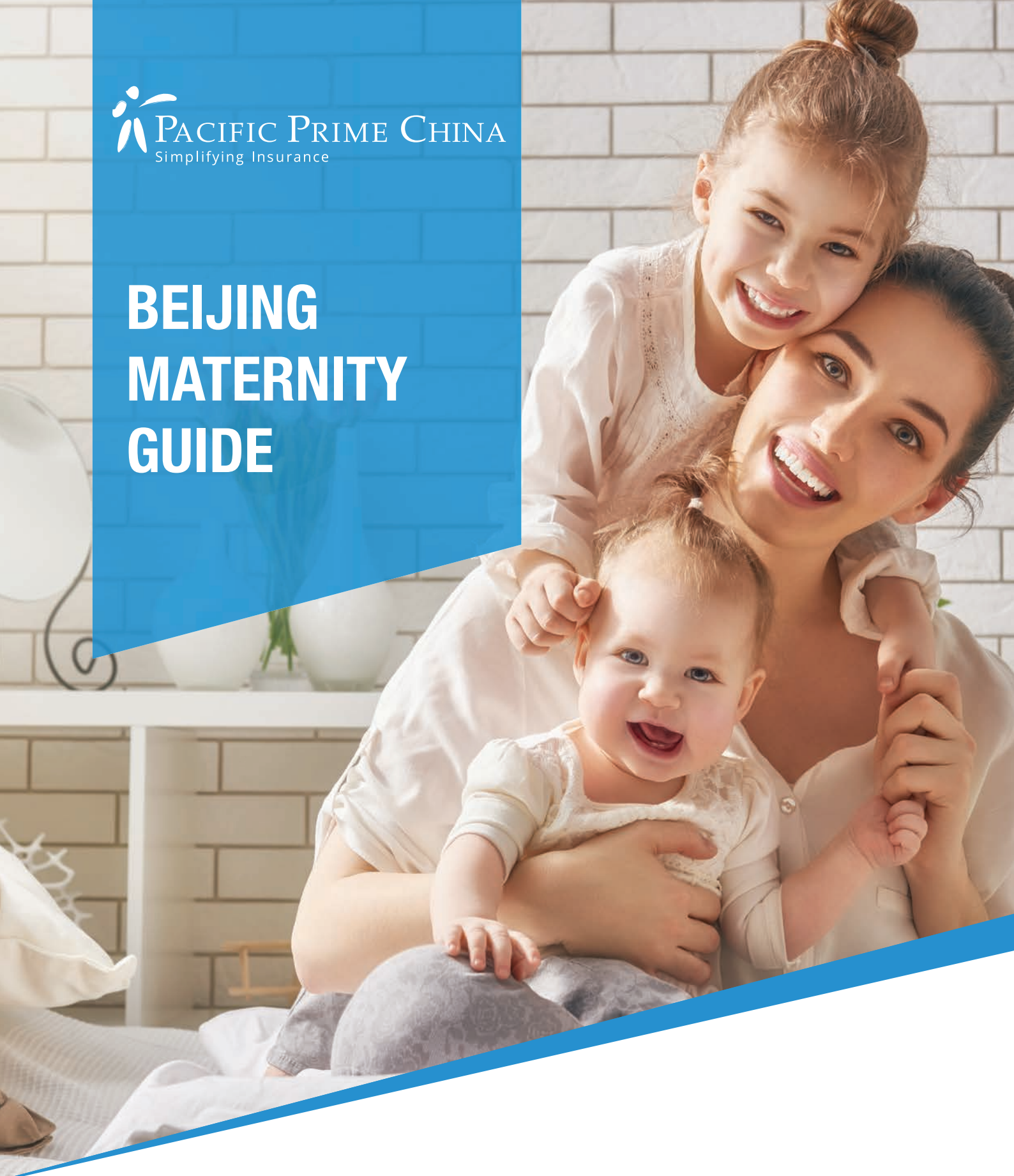


BEIJING MATERNITY GUIDE





Guide to maternity in Beijing

China is a diverse country, and while this can make it a traveler's heaven from a culture standpoint, for more practical matters, this can feel like the cause of chaos in one's life.

This may be no more evident than when it comes to receiving healthcare in China, where the difference between a private, urban hospital and a public, rural hospital can be the difference between being put at ease when you are at your most vulnerable, and feeling utterly out of control and lamenting being caught off guard in an area of the world with which you may be unfamiliar.

Medical emergencies such as injuries and diseases are one thing, but pregnancy and childbirth give families enough time to educate themselves about the options available so that they should never feel lost when it comes to giving birth in Chinese hospitals.

Here, Pacific Prime China combines the experience we have gained over the past 10 years to create this guide on maternity insurance for pregnancy, labor, and childbirth in Beijing, with special attention paid to the concerns that expatriates living in the city may have. This is not meant to replace advice from your doctor or insurance advisor, but should be a good start to you gaining general knowledge on the topic.

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Beijing hospitals

Beijing has a mix of both public and private hospitals that provide varying levels of care, but generally offers some of the best care available in China. As a major urban population centre and capital city, the healthcare in Beijing is head and shoulders above that found in more rural parts of the country.

Of course, with better quality comes higher prices, so private hospitals are the most expensive to receive treatment at. However, given the lines that tend to accrue at public medical facilities in China, paying to be seen quickly is often a patient's preferred choice.

Cost of maternity care in Beijing

Beyond the general cost of healthcare at hospitals in Beijing, people reading this guide no doubt want to know what they should expect when it comes to the costs related to pre-natal care, labor, delivery, and post-natal care in the city. Those not wishing to put up with overcrowded wards, outdated equipment, and doctors who cannot speak English will no doubt want to avail themselves of the private / VIP hospitals and clinics in Beijing.

Below, we have listed the costs of maternity packages at various Beijing private hospitals. The costs are for pre-natal care packages and both natural and C-section deliveries. Keep in mind that there could be plenty of additional costs incurred related to testing, complications, and other unplanned care. One additional note related to costs: keep in mind that home births are illegal in China.

Hospital	Maternity Package	Price (RMB)
Beijing United Family Hospital	Pre-natal Care Package	20,800
	Normal Delivery Package	66,000
	C-Section Delivery	88,000
Beijing Antai Hospital	Pre-natal Care Package	7,900
	Delivery (Depending on room size)	13,800 – 29,800
Amcare Women's and Children's Hospital	Pre-natal Care Package	20,500
	Normal Delivery Package	53,720
	C-Section Delivery	75,220
BAODAO Healthcare	Pre-natal Care Package	16,800
	Normal Delivery Package	58,888
	C-Section Delivery	78,888
Beijing Mary's Hospital	Pre-natal Care Package	15,730
	Normal Delivery Package	36,000
	C-Section Delivery	52,000

*Table last updated March 2019



Hospital	Maternity Package	Price (RMB)
Beijing HarMoniCare Women and Children's Hospital	Pre-natal Care Package	20,000
	Normal Delivery Package	40,000
	C- Section Delivery	50,000
Beijing New Century Women's and Children's Hospital	Pre-natal Care Package	19,500
	Normal Delivery Package	41,500
	C-Section Delivery	61,750
GlobalCare Women's and Children's Hospital	Pre-natal Care Package	14,000
	Normal Delivery Package	36,800
	C-Section Delivery	49,800
Oasis International Hospital	Pre-natal Care Package	17,800
	Normal Delivery Package	42,800
	C-Section Delivery	68,800
Peking Union Medical College Hospital	Pre-natal Care Package	15,000
	Normal Delivery Package	80,000
	C-Section Delivery	100,000

*Table last updated March 2019



Pre & post-natal expenses

Pregnancies themselves vary just as much as the women that have them and the babies they produce. So, while many pre-natal packages out there include a set amount of consultations and tests, there's no guarantee that these are all that a mother-to-be will need. This is relevant because something else that varies in Beijing is the cost of pre and post-natal medical care. Private hospitals can be especially pricey, as there are no restrictions on the maximum amounts they can charge for such care.

As far as which types of care the pre-natal package you purchase might provide, it really depends on the specific clinic or hospital you choose and the options they offer. Thus you should shop around and find the best combination of benefits and value for your particular wants and needs. As you can tell from the table in the previous section, most maternity hospitals in Beijing offer pre-natal care packages.

With such packages, early in the pregnancy it is normal to have monthly visits with your doctor, building up to bi-weekly visits, and finally weekly visits in the month or so prior to the baby's due date.

Is purchasing a pre-natal package entirely necessary? This is something we strongly suggest discussing with your doctor who will be best able to provide insight into your options. After the baby is born, vaccinations are an important thing to arrange in order to prevent your baby from contracting a serious illness. Vaccination schedules vary depending

on which country you are in. Consult your doctor if you would like to adhere to your home country's schedule, or find out if it's necessary to stick with China's. A full run of vaccinations in China would include most of the following diseases:

- Typhoid
- Tuberculosis
- Japanese encephalitis
- Rabies
- Pentaxim (A vaccine covering Hib, polio, pertussis, tetanus, and diphtheria)
- MMR (measles, mumps and rubella)
- Pneumococcal disease
- Hepatitis B

There have been some scary stories in China at large concerning the legitimacy of some vaccines. Partnering with the highest quality medical facilities will go a long way towards ensuring that your child receives proper imported vaccines or those produced under the strictest of regulations in China. These will likely come with a higher price tag, however.

Insurance terms & coverage elements explained

Routine maternity

The most basic and most essential maternity insurance plan will at least address what is referred to as routine maternity. It consists of a normal pregnancy and vaginal delivery without serious complications. Epidural may or may not be included. Make sure your plan's routine maternity maximum benefits will cover the expected standard delivery costs of your preferred hospital.

Medically necessary C-sections

C-sections are more popular than ever when it comes to giving birth in Beijing. Generally insurance does not cover elective surgery, and this includes C-sections. Make sure that your C-section procedure is deemed medically necessary by your doctor before it is performed to make sure the associated costs are covered by your maternity insurance policy.

Pre & post-natal coverage

These terms refer to tests, consultations and other treatments received before a mother goes into labor or after the baby is born.

Congenital disorders

Any hereditary disease that you or your partner may have raises the risk of your child also developing it. For this reason, insurance companies are either less likely to provide coverage for such conditions or more likely to charge an additional fee to cover potential losses.

Pre-existing C-sections

Having had a C-section for a previous birth actually makes it far more likely that you will need the procedure performed for subsequent births. This is a consideration for your insurer since C-sections are more costly than natural births.

Complications

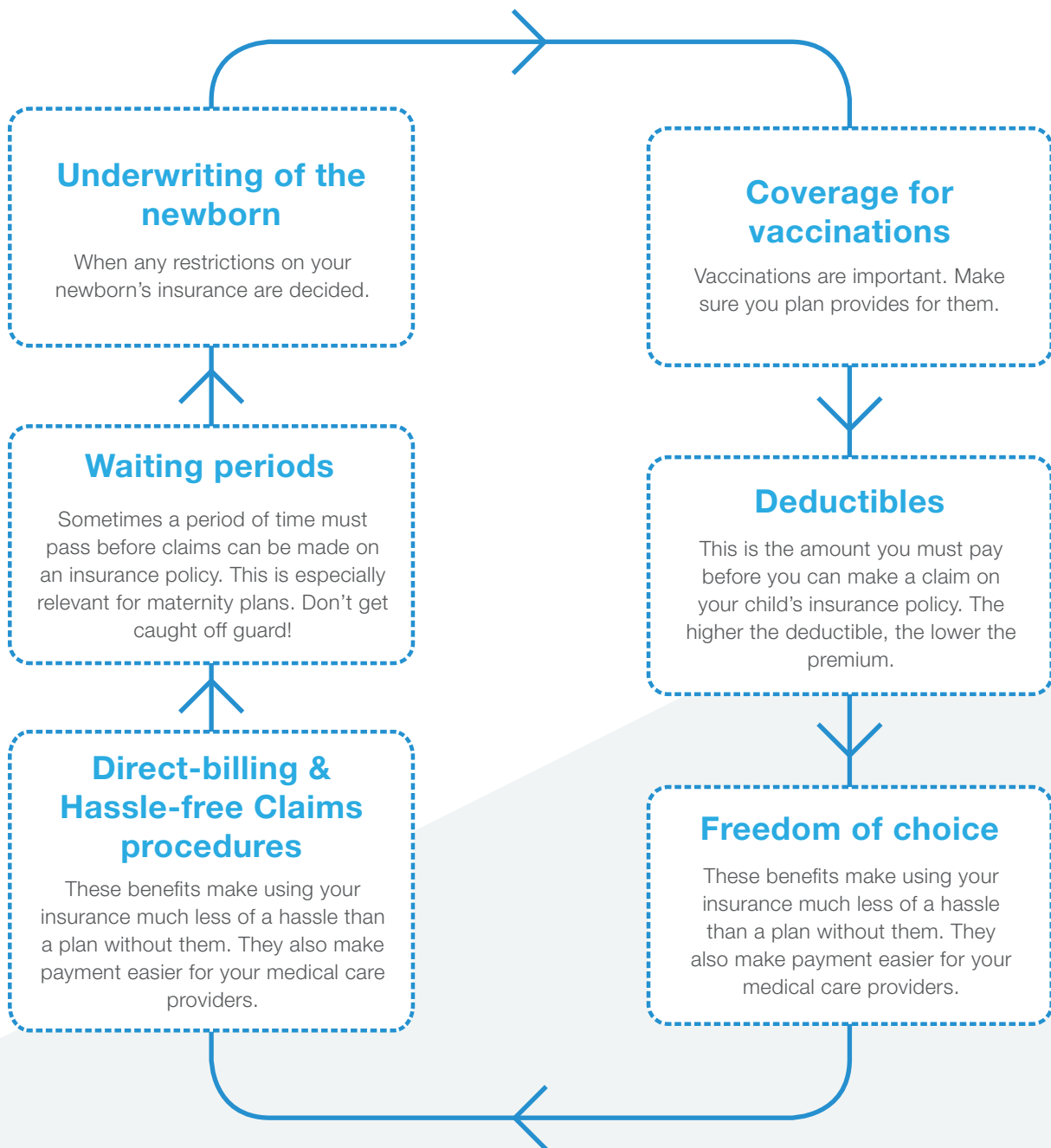
Unfortunately, not every pregnancy goes to plan, and problems with a pregnancy can come in many forms, whether it be bleeding, preeclampsia, gestational diabetes or even miscarriage. Costs for treating issues like these can be extreme, so make sure that your maternity insurance policy has limits that can handle treatment for them.

Newborn underwriting

Beyond what a maternity insurance policy will provide benefits for, new parents have the option of insuring their child with a separate health insurance policy from the day they are born. This is the process that will have to be undergone to get your baby insured.

Coverage options to look for

When you do finally decide to begin shopping for maternity insurance, it's best to already have an idea of the options that you want in your mind. When the time comes, if you have any questions about plans, specific benefits, making claims or anything else insurance-related, you can contact the team at Pacific Prime China to provide you with answers. Be aware that when it comes to maternity insurance, insurers will attach a time period that must pass before they will accept maternity claims. The average time is 12 months, meaning you need to have coverage for that time before you will be covered for maternity costs.



A word from the expert



Maggie Chen

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Beijing offers the highest quality medical care in China with some of the nation's most top notch public hospitals. However, with a population of 20 million, public maternity hospitals are usually very crowded and the level of personalized services is minimized to achieve the highest efficiency. When you are having a baby, quality of the medical care is important, but having privacy and receiving doctor's advice in your own language are also keys to make you feel comfortable during pregnancy and labor. Therefore, most expats still prefer to go to private hospitals which come with a higher price. In general, having a baby in a private hospital will cost from RMB 50,000 to RMB 100,000 in Beijing, depending on the hospital. It is crucial to have a reliable health insurance plan which will protect your financial risks.

It is very important to plan ahead. I recommend to start researching for a plan at least 6 months prior to the pregnancy to ensure that you meet the 12 months waiting period of maternity cover. Our experienced advisors will work with you to make sure you understand the different benefits and service levels of each insurer, and will also remind you of the limitations of specific benefits such as baby wellness.

Even though many private hospitals offer maternity packages at a discounted price, bear in mind that they don't cover any additional costs. Therefore, having health insurance will not only cover your natural birth or C-section, but also provide protection for expensive medical costs such as complications and newborn care.



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