



Maternity Insurance Guide 2017-2018

GUIDE TO MATERNITY INSURANCE IN HONG KONG

If you're planning to welcome a new addition to your family now or in the near future, it's highly advised that you secure a [maternity insurance plan](#) early on - even well before your baby is conceived - so that you are covered for the high costs of giving birth in Hong Kong.

In most cases, maternity benefits come with a waiting period of 10 to 12 months, meaning that you will need to wait until you have passed the duration of time as specified in your plan before you're entitled to claim any maternity-related costs.

It's also important to note that in Hong Kong there are no standalone maternity insurance

plans. Rather, cover will always need to be included as an add-on to either inpatient (also known as hospitalization) or inpatient + outpatient plans.

This maternity guide by Pacific Prime is designed to provide a summary of what you need to know about maternity care and maternity insurance in Hong Kong. The information provided is based on our 17+ years of operating in Hong Kong and elsewhere in the Asia-Pacific region. Please note that this guide does not replace the need to seek maternity advice from doctors and other medical professionals.



- 1 Hong Kong Adventist Hospital - Tsuen Wan
- 2 Precious Blood Hospital
- 3 Hong Kong Baptist Hospital
- 4 Union Hospital
- 5 St. Teresa's Hospital
- 6 Evangel Hospital
- 7 Matilda International Hospital
- 8 Canossa Hospital
- 9 St. Paul's Hospital
- 10 Hong Kong Sanatorium & Hospital
- 11 Hong Kong Adventist Hospital - Stubbs Road

AN OVERVIEW OF HOSPITALS IN HONG KONG

Expats in Hong Kong enjoy a myriad of options when it comes to seeking medical treatment. With one of the most efficient and accessible healthcare infrastructures in the world, it's no wonder why Hong Kong has one of the world's [longest average life expectancies!](#)

As can be expected, public hospital fees will generally be more affordable than fees charged at private hospitals for those deemed as "eligible persons" - these include holders of the HKID card, and anyone approved by the Chief Executive of the Hospital Authority. On the other hand, "non-eligible persons" could easily be charged HKD 90,000!

Hong Kong has a total of 11 registered private hospitals (listed below), with some of the most popular choices for expectant parents including the Hong Kong Adventist Hospital and The Matilda International Hospital. Most expats prefer visiting private facilities due to the higher quality of service, additional privacy, shorter waiting times, and longer visiting hours.

The extra perks offered in private hospitals are no doubt attractive, but they do come with a steep price tag, meaning that securing maternity insurance is essential in offsetting these costs.



PRIVATE HOSPITAL MATERNITY PACKAGE FEES

One of the most frequently asked pregnancy in Hong Kong questions is, of course, how much does it cost to give birth here?

The delivery costs table below shows the typical prices charged for a **standard private room** in Hong Kong's most popular private maternity wards. Prices below are separated into normal delivery fees with 4 days and 3 nights accommodation, and c-section delivery fees with 5 days and 4 nights accommodation.

Please note that prices advertised are for delivery packages. The actual cost can be anywhere from 100% - 500% higher, as these packages don't include additional costs such as doctors' fees (e.g. obstetrician, pediatrician, anaesthetist, and consulting physicians), laboratory tests, epidural anaesthesia, multiple pregnancies, nursing care, and additional costs for delivery in off-peak hours or public holidays.

Hospital	Standard Delivery (HKD)*	Cesarean Section (HKD)*
Hong Kong Island		
Hong Kong Adventist Hospital	40,800	54,500
The Matilda International Hospital	49,900	60,500
Hong Kong Sanatorium & Hospital	44,600	55,200
Canossa Hospital	43,900	54,400
St. Paul's Hospital	36,000	36,000
Kowloon		
St. Teresa's Hospital	31,800 - 32,800	35,800 - 36,800
The Hong Kong Baptist Hospital	43,800	49,800
New Territories		
Tsuen Wan Adventist Hospital	28,800	38,500
Union Hospital	35,000	43,000

*Prices in table current as of April 2017



PRE&POST-NATAL EXPENSES

Each pregnancy is one-of-a-kind, and each doctor and expectant mother is different, meaning that there's no fixed number of required consultations and scans during the course of a mother's pregnancy.

There are myriad options available when it comes to finding a private ob/gyn clinic, but keep in mind that prices are not fixed, and doctors/specialists in the private sector can charge any amount they wish, therefore the cost of your pre-natal expenses will vary also depending on your choice of doctor/clinic.

It must be noted that there's always a chance of complications, which could lead to unexpected procedures and much higher costs. Some pregnancies may be considered part of the 'high-risk' category, meaning additional tests such as amniocentesis may be required.

As such, it's nearly impossible to provide an accurate figure for antenatal expenses. Pacific Prime's employees usually indicate overall costs ranging anywhere between HKD 25,000 to HKD 50,000 - the actual cost would of course depend on your individual situation and whether or not there are any complications.

Based on our experience and claims the below is a list of estimated standard costs charged in 2017 for various pre-natal expenses. Please note that costs will likely vary for every patient:

Around HKD 800 to HKD 1,500

OB/GYN consultation at Adventist

HKD 2,530

Obstetric ultrasound at Matilda

HKD 2,560

OSCAR scan (single) at Hong Kong Sanatorium

HKD 3,200

Fetal Morphology 3D/4D (single) at Hong Kong Sanatorium

Around HKD 800 to HKD 1,500

Amniocentesis (single) at Hong Kong Sanatorium

HKD 2,530

Antenatal Screening + HIV Profile at St. Theresa's Hospital

HKD 2,560

OSCAR scan at Hong Kong Baptist Hospital

HKD 3,200

Amniocentesis at Hong Kong Baptist Hospital



Generally speaking, post-natal costs are fairly limited if the pregnancy went well without any complications. In the event of any complications (e.g. heavy bleeding), additional consultations and expenses will be incurred - but again, this will depend on the pregnancy and whether your delivery is natural or via C-section.

Please keep in mind that there's also the risk of **major costs** from complications related to the newborn, such as premature birth and congenital disorders. That's why it's essential that your policy includes **newborn coverage benefits** (further information found on [page 8 & 9](#)).

Finally, no insurance plan will cover costs for yoga or antenatal classes, but taking up some of these courses can be a great way to prepare yourself for delivery. If you want more tips on having a baby in Hong Kong, feel free to get in touch with our insurance experts (and moms!) for further insiders' recommendations.

INSURANCE TERMS & COVERAGE ELEMENTS EXPLAINED

01 Routine maternity

This term refers to a standard pregnancy with normal delivery and without any complications (with or without epidural). It's highly recommended to secure maternity benefits with limits that are high enough to cover most or all of the standard costs in your hospital or clinic.

02 Pre & post-natal coverage

This covers pre and post-natal healthcare costs such as consultations and tests deemed medically necessary. Most pregnancies will also involve a few consultations after giving birth, so having coverage that includes post-natal costs definitely comes in handy.

03 Medically necessary C-sections

Medically necessary C-sections are considered a complication, and are different from elective C-sections. In Hong Kong, [more than 41%](#) of births end up being C-sections - double that of the 21% average in developed countries! It's therefore essential to find a policy that comes with limits high enough to cover emergency C-sections, as they cost significantly more than normal deliveries. For those opting for an elective C-section, our insurance experts can also recommend a range of insurance solutions that fit your delivery requirements.

04 Congenital disorders

These can be subject to limited benefits, and coverage for them would ensure your newborn will receive enough benefits for any conditions that they may be born with or that would require treatment within their first few days.

05 Pre-existing C-sections

If you have given birth via C-section before, this could have an impact on your coverage options - it's best to talk to your insurance advisor about this so they can present you with the best-suited solutions.

06 Pregnancy complications

This typically refers to serious complications such as miscarriage, gestational diabetes, ectopic pregnancy etc., These complications will incur additional costs. Most maternity plans will cater for these conditions under a separate (higher) benefit.

07 Newborn underwriting

This is a crucial yet often overlooked aspect of maternity insurance that covers newborn treatment costs. NICU transfer and incubation costs can become shockingly expensive in a short amount of time. Many plans only offer 15 - 90 days newborn cover after the baby is discharged from the hospital, but Pacific Prime offers solutions that can cover the newborn immediately from day 1 without the requirement for underwriting. (Please note here that this is not part of the maternity benefit.)

COVERAGE OPTIONS TO CONSIDER

There are a number of options to consider when securing maternity insurance. Our team of experts are here to help regarding not only your maternity insurance plan, but also for general advice about maternity and insurance in Hong Kong.



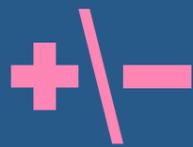
Underwriting of the newborn

Refers to the restrictions an insurer may impose on a newborn child's coverage.



Coverage for vaccinations

Coverage for vaccinations should also be included as charges for vaccinations are high in private hospitals.



Deductibles

Adjusting your deductibles can be a good way to reduce your premiums but can affect the amount you are able to claim.



Waiting periods

The amount of time (in months) that needs to pass once you have secured your policy before you can claim your expenses.



Direct-billing & hassle-free claims procedures

These options can make your overall insurance experience significantly easier. coverage.



Freedom of choice

This refers to the degree of flexibility of your choice of hospitals, doctors, clinics, and the possibility to continue cover if you relocate.

A WORD FROM THE EXPERT



Danielle

Head of Relationship Management Department
Pacific Prime Hong Kong.

Everything in HK comes with a large price and unfortunately having a baby is no different. One of my key concerns was choosing a plan to cover all possible eventualities since these are the things that push up the overall cost; complications during pregnancy, a C-section, new-born benefits in case the baby came early and needed to go into NICU. Having to go through any one of these situations is stressful enough, without the added worry of whether you have the cover to deal with it financially.

It was also important to me that the policy offered good 'child wellness' cover, so that once I'd enrolled the baby on our plan; I could start claiming costs incurred for the baby's routine health checks and vaccinations from the very beginning. Many new parents don't realize that these costs are covered out of a separate benefit to the outpatient one, and that they are often subject to waiting periods of 6 to 12 months.

Working in the renewals department, I am fortunate to hear from our clients about their experiences on the policies they bought a year or more earlier. I drew on this plus my own experiences working with the insurers to find a policy that best fit my growing family's needs. Take time to research the policy to ensure you understand its benefits and limitations. Tell us your main concerns, whether you know a C-section will be required or you want to work with a specific Dr/Hospital, we will then narrow the options down to those plans suitable.

Although most maternity plans look the same way on paper, ask us for our recommendations and reasons for these. We can offer useful insight on the insurers service levels, claims procedures and advise on key differences between the plans that may not be apparent on first reviewing the

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