EINPRESSWIRE

Cutting the Cost of Childbirth: How Health Sharing Saves Families Thousands

Families are finding relief from rising maternity costs through MPB Health's transparent, community-based approach to affordable care.

BOCA RATON, FL, UNITED STATES, October 21, 2025 /EINPresswire.com/ -- Starting or growing a family is one of life's most exciting milestones. But for many parents-to-be, the financial reality of maternity care can turn joy into stress. With hospital bills for prenatal visits, delivery, and postpartum care often exceeding $30,000, families are increasingly searching for more affordable options.

One growing alternative is health sharing, a model where members contribute to a community fund that helps pay for one another's medical expenses. Organizations like MPB Health are helping families navigate maternity care through this approach, emphasizing transparency, predictability, and community support.

Understanding Maternity Sharing

Unlike traditional insurance, health sharing is a cooperative arrangement among members. For maternity needs, this can mean structured eligibility and clear participation guidelines rather than fluctuating out-of-pocket costs.

Typical eligibility guidelines include:

• Active Membership: Expected delivery dates must be at least 6 months after joining to qualify for maternity sharing.

• Pregnancy Notification: Members must notify their health sharing organization to confirm pregnancy and secure eligibility.

• Newborn Enrollment: Babies are typically enrolled within 30 days of birth to ensure their medical needs are eligible for sharing.

• Home Birth Options: Costs associated with home births may be shareable, giving families more options for how and where they deliver.

By following these steps, families can plan ahead for one of life's biggest transitions with greater financial predictability and peace of mind.

Why Families Explore Health Sharing

Families often turn to health sharing because it offers more control and cost transparency. Common benefits include:

• Cost Savings: Members often save thousands compared to traditional insurance premiums and maternity out-of-pocket costs.

• Flexibility: Freedom to choose hospitals, birthing centers, or home births.

• Modern Healthcare Access: Many programs include telehealth and wellness resources that support parents throughout pregnancy.

• Community Orientation: Expenses are shared among members, fostering a sense of mutual support.

"We're seeing more families look for sustainable ways to manage healthcare," said Catherine Okubo, CEO, MPB Health. "Health sharing is one option that can make maternity care more predictable, both medically and financially."

Shifting Perspectives on Maternity Costs

As maternity and pregnancy-related expenses continue to rank among the fastest-growing costs in healthcare, many families are reevaluating how to plan and pay for childbirth. Advisors, healthcare agents, and benefits consultants are increasingly recognizing that traditional insurance alone may not meet the needs of expectant parents seeking affordability and flexibility.

In response, more professionals are introducing health sharing as part of a broader maternity care strategy, one that supports families before, during, and after pregnancy. While not insurance, health sharing offers a structured, community-based model that empowers parents-to-be to take control of their healthcare spending. Pairing shared responsibility with greater choice and transparency, it provides a practical path toward sustainable, family-centered maternity care.

About MPB Health

MPB Health is a member-focused healthcare alternative offering concierge advocacy, $0 preventive care, and HSA-compatible program designs. We help individuals, families, and small employers achieve predictable costs and a simpler care experience through transparent pricing and hands-on support.

Frequently Asked Questions (FAQ):

Q: Is MPB Health insurance?
A: No. MPB Health is not health insurance. It's a membership-based organization that provides access to medical cost-sharing programs and a suite of modern healthcare solutions designed to simplify care and reduce costs.

Q: How does maternity sharing work?
A: Eligible maternity needs—such as prenatal care, delivery, and postpartum care—may be shared among members once the member's Initial Unshareable Amount (IUA) is met and the eligibility period is satisfied.

Q: Can I choose my own doctor or hospital?
A: Yes. Members have the freedom to choose any licensed provider, whether that's a hospital, birthing center, or home birth professional.

Q: How much can families save compared to traditional insurance?
A: Savings vary, but members often report paying significantly less in total costs compared to traditional premiums and maternity deductibles.

Click here to receive a free quote.

Leonardo Moraes
MPB Health
+1 855-816-4650
email us here
