

## Parent Talk / November 2005

### Practical Pregnancy

Pregnancy is a time of great and exciting milestones. However, "Pregnancy is about more than doctor's appointments and layettes," says Brette McWhorter Sember, retired attorney and author of *Your Practical Pregnancy Planner: Everything You Need to Know About the Legal and Financial Aspects of Preparing for Your New Baby*. "Pregnancy is a time of new responsibilities and choices, legally, financially, and practically. Expectant parents have a lot to prepare for and many parents are simply unaware of the many decisions they need to make. My goal is to help pregnant moms and dad get organized during pregnancy and make informed decisions."

In the book, Sember says expectant parents need to become familiar with their rights and educate themselves about a variety of issues that may arise. Informed consent, the right to refuse treatment, the right to a second opinion, the right to ask for additional newborn tests not required by the state and emergency leave during pregnancy are subjects new parents may need to know about. They should also be aware of maternity and paternity leave options, the Pregnancy Discrimination Act, newborn screening choices and a mother's rights with regard to her own and her child's medical records. "Pregnant women have a whole host of rights that they are probably not aware of."

She says the family should create budgets to help them plan for expenses. "Pregnancy is expensive - a new wardrobe, frequent medical care, pregnancy books, childbirth classes, and buying things for the baby. A parenting budget is essential so parents can see how much they're going to spend each month when they add the cost of diapers, wipes, formula, baby clothes, and more."

One important issue parents with different employers often overlook is to compare their health insurance policies so that they can choose the one with the most beneficial family plan. According to Sember, flexible spending accounts (FSAs) can help expectant parents manage medical costs. She also reminds parents that "Pregnancy is the doorway to your future as a parent, the time to think about things like wills, guardians, life insurance, and college savings accounts."

It's also the time to ask questions. She says, "Parents need to understand their right to question health care providers about treatment and get real answers."

Overall, Sember says, this is the time to get organized. "While you're waiting (and waiting and waiting!) for the baby to be born, use the time to get organized. Do a home safety check, including tests for lead paint and radon. Try different layouts for the nursery using graph paper and to-scale drawings before moving furniture back and forth. Sign up for free newsletters and magazines for an ongoing source of information. And, be sure to stock the pantry and freezer for the first few weeks the baby is home."

In another book directed at the fifty percent of women ages 25 to 55 that are, according to the CDC, plus-size, Sember addresses issues, information, support and resources for moms beyond size 14. She says, "If you're plus-sized, you already know how hard it is to find clothes that fit and feel good, and to find a health care provider who treats you with respect. You know how hard it is to keep up your self-esteem and deal with weight. These difficulties are compounded by pregnancy, trying to conceive or nursing."

But they shouldn't be. Pregnancy is a wonderful, magical time in life. Every pregnant woman deserves to enjoy this time in her life, to feel good about herself, and to appreciate the beautiful changes to her body." In *Your Plus Size Pregnancy*, Sember discusses how many plus-size moms find their health care providers approach their situation negatively, that maternity stores don't carry plus-sizes, and that information about plus-size pregnancies is focused on the dangers and horrors of the situation. She says,

"In reality, plus-size moms can and do have happy and healthy pregnancies and raise perfect, amazing babies!" PL

*Brette Sember is a former matrimonial attorney, an experienced divorce and family mediator and author of fourteen books . For more information, visit <http://brettesember.com/>.*

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