



Financial Aspects of your Prenatal Care

Congratulations on your pregnancy! We look forward to journeying with you.

Commercial Insurance Patients

All commercially insured Ob patients are required to place a credit card on file for the during of their pregnancy.

It is your responsibility to give us all of your medical insurance policies' information. Please call your insurance to verify that we are in-network with your plan, that you have Maternity and Newborn Benefits and what your financial responsibility will be. This is your responsibility as it is your insurance policy.

Our practice requires all patients with commercial insurance to prepay \$600 towards your maternity services in installments of \$30 every week for 20 weeks. A credit card on file is required. The first installment of \$30 will be charged to your credit card on file at your New OB visit and will continue regardless of appointment attendance.

At the end of your pregnancy we will bill your insurance in one single claim for all prenatal visits, excluding ultrasounds.

(Ultrasounds and any appointments unrelated to prenatal care will be billed at the time of service.)

You will be responsible for any copays, coinsurance and deductibles according to the Explanation of Benefits sent by your insurance after your claims are filed.

When and if we receive payment for these services from your insurance payer, we will refund the total amount or a partial amount to you according to the Explanation of Benefits received from your insurance plan. In the event of a denial of your medical claim(s), the practice reserves the right to apply your prepayment to the charges denied by your insurance company.

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During your pregnancy you will not only receive medical services by our practice, but there will be other medical facilities and/or practitioners involved in your care. Your financial responsibility will depend on whether you have insurance or if you are a self-pay patient.

Laboratories: As a convenience to our patients we offer blood draw at our office. We do not perform the actual lab tests, a laboratory facility does the analysis of your blood.

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Radiology Centers: As a convenience to our patients we offer some in-house imaging services at our office. We do not perform anatomy scans (perform between 18 to 20 of your pregnancy). If you have insurance, your insurance plan will be billed, copays, deductible and coinsurance will apply.

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Specialists: In rare cases our providers will refer you to a specialist, and in even more rare cases, transfer your care due to unforeseen complications. If you have insurance, make sure that specialist is in-network with your insurance plan. Your insurance plan will be billed, copays, deductible and coinsurance will apply.

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Delivery Hospital: We **DO NOT** deliver your baby. The hospitalist group servicing the hospital of your choosing will deliver your baby. If you have insurance, make sure that they are in-network with your insurance plan. Your insurance plan will be billed, copays, deductible and coinsurance will apply.

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Notice: Regardless of your financial situation, keeping all your Prenatal and Postnatal appointments is very important for you and your baby. Please reach out to us if at any moment you are experiencing financial hardship. Failure to attend regularly scheduled appointments may result in discharge from our practice.

I have read and understood my financial responsibilities during my pregnancy :

Patient's Name

Patient's Signature

Date: _____

Questions: Rosa Rexroad, Patient Account Manager 813-948-7734 option 3