

# Associates In

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## Obstetrics & Gynecology

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Thank you for choosing Associates In Obstetrics & Gynecology for your pregnancy and delivery. In an effort to keep your healthcare costs to a minimum, we have adopted the following policies. Your understanding of these policies is important. Please review this document and contact our billing office with any questions you may have.

### **Global Care**

Your insurance company describes this as all visits relating to your pregnancy from the second visit until 6 weeks after delivery, including your delivery. Therefore, Associates In Obstetrics & Gynecology will bill one fee for this (13-14 visits, delivery and postpartum visits).

**Labs and ultrasounds are not considered to be part of the global fee and are billed separately at time of service. Depending on your insurance coverage, you may be responsible for a portion of these charges.**

### **Patient Portion and OB Payment Plan**

After your initial visit, the billing staff will contact your insurance company to obtain benefits for pregnancy and verify any precertification of services required.

**OB Payment Plan** When calling for pregnancy benefits, your insurance will advise us of your portion of the global fee. This is called your co-insurance. We are authorized by your insurance to collect this portion prior to delivery. Our policy is that the amount due be collected by the 28th week of pregnancy. We will create an OB Payment Plan that will be available by your second OB visit. The plan breaks down all the information that we received from your insurance as well as a payment arrangement for your portion. We offer these options in regard to payment:

- Payment in full (due at your third visit)
- Monthly payments at time of visit, up to 28 weeks

**Please remember that you may have a deductible that will have to be met. If this is the case, you may have additional charges that will be your responsibility.**

### **Co pays**

Most insurance companies do not charge copay per visit AFTER your initial visit. They do, however, charge copays for any testing or visit outside of the "Routine Prenatal Care". Specialized testing, such as non-stress testing, will require copays. Copays are due at time of service.

### **HRA/HAS/Flex Spending**

Higher deductible plans (HRA, HSA, and FLEX) encourage patients to share more responsibility for how their health care dollars are spent. This means that you will have a larger portion of your health care costs to pay. Plans vary from insurance to insurance making it almost impossible to track all plans. Due to this, Associates In Obstetrics & Gynecology requires the global fee to be paid by the 28th week of pregnancy, as with traditional plans.

### **Changes in Insurance**

Should you have a change in insurance during your pregnancy, please contact the billing department as soon as you have all of the new information. We will call and get benefits, meaning your payment plan may change. We will notify you of all the new benefits.

**\*\* A note about benefits \*\***

Please keep in mind that although your insurance quotes benefits in regard to pregnancy, there is no guarantee of payment. Insurances consider many factors when claims are being adjudicated or processed. Any questions in regards to an insurance payment must be directed to your insurance company.

### **Self-Pay Patients**

In order to address the needs of our patients without insurance and patients with coverage limitations, we offer a 20% discount off our global maternity fees. This discount acknowledges the lower cost involved in billing and collections when a claim does not need to be submitted to a third party payer. In order to qualify, you may be asked to meet with the billing manager to discuss our self-pay policy and set up payment arrangements.

### **Leaving the Practice**

Should it be necessary for you to transfer care during your pregnancy, Associates In Obstetrics & Gynecology will bill your insurance for their portion of the global fee.

### **Tubal Litigation (sterilization) at Delivery**

Sterilization procedures are an additional charge. Should you decide to proceed with sterilization; the billing department will contact your insurance in regard to benefits. You will be responsible for any co-insurance amounts prior to your delivery. The billing office will contact you once benefits are received.