

Charles Street Obstetrics~Gynecology Associates, P.A.

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Pregnancy Insurance Information and Financial Policy

At this exciting time in your life you may have a lot of questions and confusion about the financial aspects of being pregnant and delivering a baby. This letter should help to address most of your concerns.

- Visits associated with normal prenatal care and a normal vaginal delivery are billed to your insurance company as global care in the amount of \$3,000.00.
- Visits associated with normal prenatal care and a cesarean delivery are billed to your insurance company as global care in the amount of \$3,450.00.
- Please notify us immediately if there are any changes in your insurance coverage during your pregnancy. You must provide your insurance card at your initial visit, and any new card you may receive during the course of your prenatal care. Charles Street Ob/Gyn Associates does not accept medical assistance. Rest assured that should your insurance change to Medicaid during your prenatal care, we will refer you to another GBMC affiliated physician to continue your prenatal care without interruption.
- Office policy requires that by the seventh month of pregnancy you pay all deductibles, co-pays, out of pocket monies, and/or percentages required by your specific insurance policy. For example, if your insurance company will cover 80% of the total cost, you will be required to pay the 20% balance by your seventh month of pregnancy. In addition, if you have a deductible or any other out of pocket requirements, these are to be included in that payment by the seventh month of pregnancy.
- Consider also that sonograms (ultrasounds), blood work, NSTs, BPPs, amnios, and other testing may not be included in the global care of your pregnancy. These may require preauthorization, so please speak with our administrative staff prior to scheduling any of these tests.
- We expect to have your insurance benefits verified by your second or third prenatal visit, and we will have a contract presented to you explaining what your specific financial obligation will be for your prenatal care and delivery.
- There is a one-time charge of \$50.00 (pregnancy fee) which covers administrative costs associated with pregnancy.
- After the baby is born, please contact your insurance company directly to add the baby to your policy. Also, if you have a boy and he is circumcised, please let us know his name – we must have it in order to bill your insurance company. Otherwise, the insurance company may deny payment, and you will be responsible for the fee.

We hope this outline helps you to plan for the financial aspect of your pregnancy. We will work closely with you to avoid any complications. Please call our office and ask to speak to our billing specialist if any issues arise. Thank you.