



Pregnancy Insurance Information and Financial Policy

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

- 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.
- 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.
- After your 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.

This outline should help you plan for the financial aspect of your pregnancy and delivery. We will work closely with you to avoid any unexpected issues. Please call our office and ask to speak to our billing specialist if any questions arise. Thank you.