

Maternity Care Financial Notice

Welcome and Thank You for Choosing Our Office for Your Maternity Care!

Maternity care is billed to all insurance companies in a very different manner than any other condition or service in the healthcare industry. The care you receive here, by our office and providers, is billed the same for all patients in all OB/GYN practices regardless of if you have insurance, as part of a “Global Fee”. The contents of the “Global Fee” are explained below. **There will most likely be additional charges from our office, the hospital, the laboratory(s), the pediatrician, the anesthesiologist, and/or the radiologist during and after your pregnancy.** UNC Rex Hospital and the anesthesiologist will submit separate charges for their services related to your delivery. You may notify any of these facilities in advance, if needed, to discuss their billing policies. Depending on your individual financial situation or insurance plan, you may be responsible for a large portion of these bills at the time those services are rendered.

Our office is aware of the expense of having a child and would like to prepare you as much as we possibly can for your upcoming financial obligations. When you present to our office for your Maternity Care, you may be set up on a payment plan if needed.

If you have insurance, we will contact your insurance company to verify your individual Maternity Benefits and obtain an **ESTIMATE** of any co-pays, co-insurance, percentage, or deductible requirements you may be responsible for during your pregnancy, here in our office. If you have no insurance or no maternity coverage, your fee may be discounted at our regular Self-Pay rate. **Based on your financial obligations, we will create a payment plan for you and divide the total amount due to our office into monthly payments, or you may choose to pay the full amount in one payment now.** You will be contacted by our OB Benefits Coordinator to review your financial obligations in more detail.

Global Fee (Pre-Payment) / Global Maternity Care For Our Office Includes:

- Normal, Routine, pregnancy related prenatal office visits to our office
- Routine, urine dipstick tests for protein and glucose at each visit to our office
- Admission to the hospital for labor and delivery, and management of the patient while in the hospital
- The physician’s fee for a normal, vaginal/cesarean delivery of ONE infant and follow-up hospital care after delivery
- One, six-week, scheduled Post-Partum office visit

Example of common services NOT included in the Global Fee that may be billed separately by our office or another facility:

Ultimately, all services or procedures not listed as part of the Global Fee, as explained above, will result in additional charges. Your insurance may require an additional co-pay, co-insurance, percentage or deductible for any of these additional services. If this is the case, **you will be responsible for the additional fees in addition to your payment plan amount.**

- ALL Problem and Non-Routine office visits
- ALL visits to the hospital other than admission for labor and delivery
- ALL Ultrasounds
- ALL blood work
- Special lab tests such as AFP, CF Screening, GenProbe, Group B Strep, etc.
- Pap Smears
- Diabetic screening
- Dietitian visits
- ALL Medications
- ALL Fetal Non-Stress Tests, Stress Tests or Monitoring tests
- Amniocentesis
- Administration of IV fluids
- Delivery of more than one infant – possible additional fee by our office (depends on your insurance policy)
- Physician administered anesthesia during delivery at the hospital – additional fee by our office
- Circumcision of a male infant (this is an elective procedure-if your insurance does not cover this procedure, payment is due prior to performing the procedure for your baby boy)

VERIFICATION OF INSURANCE BENEFITS DOES NOT GUARANTEE PAYMENT! Payments and coverage are determined by your insurance company according to the type of policy and coverage available to you. It is to your benefit to contact your insurance company as well and ask questions regarding your maternity coverage. You will be responsible for payment of all charges not paid by your insurance company or if your insurance coverage terminates. Please feel free to discuss any questions with our billing staff.

