

Thank you for choosing University Park Obstetrics and Gynecology, LLC for your pregnancy and delivery. In an effort to keep your healthcare costs to a minimum, we have adopted the following policies. Please take a minute to review this overview and contact the billing office if you have any questions.

Global Care

Your insurance company describes this as all professional office visits relating to your pregnancy from the second visit until 6 weeks after delivery, including your delivery. Therefore, University Park Obstetrics and Gynecology, LLC will bill one fee for this (13-14 office visits, delivery and post partum visits). Labs and ultrasounds are not considered to be part of the global fee and are billed separately at time of service, as well as any antepartum hospital visits or testing. Depending on your insurance coverage, you may be responsible for a portion of these charges.

Coinsurance and OB Payment plan

After your initial visit, the billing staff will contact your insurance company to obtain benefits for pregnancy and verify any pre-certification of services required. Most insurance companies require the patient to contact them for prenatal registration. **It is your responsibility** to notify your insurance company of your pregnancy and pending delivery based on your individual plan requirements.

When calling for pregnancy benefits, your insurance will advise us of your portion of the global fee. This is called your co-insurance. Our policy is to collect this fee in full by the 28th week of your 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 portion of the global fee that will be your responsibility. Deductibles are applied to the claims that are processed first by your insurance company until the deductible is satisfied.. The claims must go through the insurance first.**

Co pays

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

HRA/HSA/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, University Park Obstetrics and Gynecology, LLC 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 verify the new 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 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, University Park Obstetrics and Gynecology, LLC will prorate your services and bill your insurance for the related portion of the global fee.