



PREGNANCY CARE FINANCIAL POLICY

Chart#: _____

Our practice understands that OB billing can be very confusing, so we have created this document to help explain. OB 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 at Kamm McKenzie OB Gyn is billed the same for all OB patients as part of what is called a "Global Fee". The contents of the "Global Fee" are explained below. **Also, there may be additional charges from our office, the hospital, the laboratory, the pediatrician, the anesthesiologist, and/or the radiologist during AND after your pregnancy.** 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.

We would like to prepare you as much as we possibly can for your upcoming financial obligations. After your New OB Interview and Physical, you will be set up on a payment plan whether you have insurance or not.

- If you have insurance, we will contact your insurance company to verify your individual pregnancy benefits and obtain an **ESTIMATE** of deductible and co-insurance requirements you may be responsible for during your pregnancy, here in our office.
- If you have no insurance or no pregnancy coverage, your Global Fee will be discounted by **40% if paid within 45 days of your New OB Interview and Physical.**
- **Based on your individual financial obligations, we will create a payment plan for you and divide the total amount due to our office into monthly payments.** You will be notified of this payment plan after the New OB Interview and Physical.
- All payments are due in full by your 24th week of pregnancy. (*exception: late pregnancy transfers will be due by 28th week*)
- Exception - Self Pay Pregnant patients must adhere to the following payment plan:
 - Pay \$7355.00 for routine prenatal care to include a Vaginal Delivery.
 - Additional fee for Vaginal Birth after a previous Cesarean Section (VBAC) delivery
 - Additional fee for delivery of more than one.
 - Pay \$8124.00 for routine prenatal care to include a Cesarean Section Delivery.
 - Additional fee for delivery of more than one.
 - Payment must be paid in full by 24th week of pregnancy.
 - **A 40% discount will be applied if the OB global fee balance is paid in full within 45 days of the New OB Interview and Physical visit.**
 - All other obstetrics services will be discounted at a rate of 20%.
 - Other arrangements should be discussed with the billing department for extenuating circumstances. (*i.e.: transfers, relocations, insurance changes*)

The Global Fee Includes:

- Normal, Routine, pregnancy related, prenatal office visits to our office
- Routine, urine dipstick tests to check for protein and glucose at each visit to our office
- Our physician's fee delivery at the hospital
- Post Partum office visit

Example of common services NOT included in the Global Fee that may be billed separately by our office or by another facility: These services or procedures will result in additional charges. Your insurance may require an additional co-pay, co-insurance or deductible. If this is the case, **you will be responsible for the additional fees in addition to your payment plan amount.** Services below will be discounted at a rate of 20%.

- ANY *Problem* and *Non-Routine* office visits
- ANY triage or inpatient visits to the hospital
- ALL ultrasounds
- ALL blood work
- Special lab tests such as AFP, CF Screening, GenProbe, Genetic testing, Group B Strep, etc.
- Pap Smears
- Diabetic screening
- ALL Medications
- ALL Fetal Non-Stress Tests, Stress Tests or Monitoring tests
- Administration of IV fluids
- Circumcision of a male infant *(This is an elective procedure. If your insurance does not cover circumcisions, our office will offer a discount for our physician's fee)*

VERIFICATION OF YOUR INSURANCE BENEFITS DOES NOT GUARANTEE PAYMENT IN FULL

Payments and coverages are determined by your insurance company. Please contact your insurance company to ask Questions regarding your benefits. You will be responsible for payment of all charges not paid by your insurance company and in the event your insurance coverage terminates or changes during your OB care.

Please feel free to discuss any questions with our billing staff. updated 9/2025