

## Wellesley Women's Care, P.C.

Obstetrics / Gynecology / Infertility

2000 Washington Street, Suite 764 Newton, MA 02462 617-965-7800

## **Insurance and Financial Information:**

For many of you, handling the bills for your prenatal care and hospital stay will be the first time that you will be dealing with your insurance company on a large scale. Therefore, we would like to outline the types of coverage available and how our billing procedure works.

After your initial pregnancy confirmation exam, your routine prenatal visits, delivery fee and postpartum visit will be included in the global fee. Your obstetrical care insurance benefits will be determined, and you may receive an obstetrical care budget payment plan from Wellesley Women's Care, based on your insurance benefits. We will bill for the global fee after your delivery. Additional charges may be billed for services outside of the global fee, for example; ultrasound, any laboratory testing. You will receive bills from those outside facilities who have done the testing, including genetic testing. Some of these may require prior approval from your insurance carrier. We advise that you obtain this as early as possible. Any questions regarding those bills need to be directed to whoever sends you the bill.

Each patient needs to be responsible for verifying their insurance coverage and what services are covered, whether any waiting period has been met and whether a percentage of the bill must be paid by you. We are happy to help with any questions, but the responsibility is primarily yours. Early in your pregnancy we will ask about your insurance coverage. Please let us know if you are covered by more than one policy and the specific policy numbers. If we are participating with your insurance carrier, we will bill them directly. Every group coverage is different. According to each different policy you may be responsible for partial payment. This estimated payment must be paid by the 7th month of your pregnancy. For example, many plans cover 80% of the cost; therefore, you should expect to pay 20% by 28 weeks. You will receive an obstetrical care budget payment plan if this is the case for your insurance.

You should also anticipate the same insurance coverage for the hospital charges, which are separate from the physician charges.

If you have any questions, or if we can help in any way, please call us at (617) 965-4120.

Thank you for your cooperation.