

Chicago Women's Health Group Obstetrical Billing Policy

Dear Patient,

We are pleased that you have chosen our practice for your Obstetrical care. We would like to familiarize you with our Obstetrical services as well as our billing policy. If you have any questions or would like to discuss please call our billing department or stop by at any of your office visits.

Insurance and Your Obstetrical Care

We are happy to assist you in any way that we can in billing our charges for your obstetrical care and delivery to your insurance carrier. You must realize that you need to be aware of your own insurance benefits as not all carrier coverage is the same. Our billing department can meet with you early in your pregnancy to explain the charges and global billing if you wish.

If we provide your complete care and delivery, we will be charging a "global obstetrical fee" after your delivery. Our current fees are \$5500 for a vaginal birth and \$6000 for a Cesarean birth. This fee includes your 13 routine prenatal visits to your doctor, our charges for the delivery of your baby and your routine post partum visit. Any other services that we provide including your initial pregnancy visit, ultrasounds, lab tests, genetic tests and non-stress tests are charged separately. Additionally visits that are not specifically pregnancy related such as visits for urinary tract infection, sore throat, etc are also billed separately. If you change insurance carriers during your pregnancy, they require that we bill each charge separately to the proper carrier. The "global fee" will no longer apply. There is also a \$500 charge for circumcision of a male infant if desired.

Most ultrasound services are provided by Souma Diagnostics in our office setting. You will be billed for ultrasound directly from Souma.

Obstetrical Deposit

All patients with verified commercial insurance are required to pay a deposit based on insurance benefits. The minimum deposit will be \$500. The deposit is due in full or in four monthly installments. If you opt for the installment plan your first payment will be due at your second prenatal visit and the final payment will be due by the beginning of your seventh month. After you deliver we will bill your insurance for your delivery and prenatal care. Your deposit will be used to cover any amount your insurance did not pay. If there is a still a balance on your account you will be billed. If there is a credit from your deposit, it will be refunded to you.

If you are a self pay patient your entire global delivery fee must be paid up front. Our billing department will meet with you at your first prenatal visit to go over the billing plan.

Please feel free to contact our billing department at 312-943-0282 option 3 from 8 am to 4 pm or stop by at the time of your visit. We will be happy to answer any questions!

Insurance Benefits

Our billing department has checked your insurance benefits and has found the following information for your review.

Your insurance policy includes coverage for pregnancy: yes_____ no_____

Your 2017 deductible is :

You may be subject to another deductible if you have charges carrying over into 2018.

Coinsurance office:

Coinsurance outpatient:

Coinsurance hospital:

We estimate that the hospital charges for a vaginal birth would be \$15,000-\$20,000. Cesarean Section would be \$25,000-\$30,000. Your coinsurance would be based on the amount that your insurance company approves for these charges, not the entire charge.

Out of pocket maximum:

This amount is the most you should have to pay out of pocket for charges in 2017.