

Chesapeake Women's Care, P.A.

Obstetrics & Gynecology

Understanding my OB pre-payment: The Global fee includes up to 13 routine obstetric visits (not including your initial confirmation visit, sick visits, ultrasounds, NST, vaccines), the doctor's delivery services and a postpartum visit. All other visits are billed at time of service.

Commonly asked questions:

Can I wait to pay my maternity/delivery charge until after I deliver? Chesapeake Women's Care *requires* the pre-payment plan be paid throughout your pregnancy.

My insurance company said I only have to pay a co-pay, why am I being charged more? When we contacted your insurance company, they provided us with your insurance benefits for maternity/ delivery services. They indicated to us that you will have a co-insurance amount. This amount is what is reflected in your pre-payment plan. Additionally: Your insurance company may tell you that you are covered at 100% for prenatal care but that does not include the providers' services for delivery.

Why am I paying for services that I won't receive until I deliver? Each time you have a prenatal visit, we are rendering a part of the global service. The money you are paying is for services over your entire pregnancy.

My pregnancy will span into two calendar years, to which year's benefits will the prepayment apply? The year of the delivery.

I may be changing insurance. How will this affect my financial responsibility? Since we bill globally, all prenatal visits covered under the old plan will be billed to the old insurance. We will re-verify your benefits with the new insurance and adjust the pre-payment.

Can I use my HSA? Yes, an HSA may be used for prepayment, as long as there are funds available.

What about my deductible? We understand that you might be seeing other providers during your pregnancy and your deductible amount can change. We only collect your co-insurance amount. If your deductible is not met at the time we bill for global services, the amount you owe could be higher.

What if the insurance company pays more than expected? This is a possibility, the benefits we get from your insurance are an *estimation of benefits*. If your insurance ends up paying more than expected, you will be refunded the difference.