

# Insurance and Health Care Benefits – estimated costs

If at any time you require assistance with your insurance benefits or questions regarding billing, please feel free to contact our benefits coordinators via email on our Patient Portal page or call (904)346-0050 then press option 5.

*Please notify us as soon as possible if your insurance policy changes or lapses at any time.*

As a courtesy to you, we will call your insurance to determine your benefits for your delivery. Once we receive an explanation of these benefits your particular plan provides, we will estimate the total amount you will owe, if any. We prefer to share this information with you as soon as we have received your benefits. If you have any questions, you can prepare them and ask us at your next appointment. Any and all amounts for delivery are due in full by your 23<sup>rd</sup> week of pregnancy.

Our benefits coordinators are trained to help you if you have any particular financial requirements. If you are unable to make complete payment as described above, we may ask you to seek prenatal care with another provider other than FABEN.

Commercial insurance only covers routine prenatal visits during your pregnancy along with your delivery & post-partum visit for which you may be required to pay a co-pay on your first prenatal visit

If, for any reason you encounter difficulties during your pregnancy and require extra visits to deal with these problems, your insurance will typically expect you to pay a co-pay for these visits. There are also numerous extra fees for other services associated with pregnancy that many insurers do not fully cover, so we advise you to check with your member services if you have any questions.

The hospital, pediatricians, other physicians, laboratory charges and ultrasounds providing care during your pregnancy will bill separately for their services for which you may be expected to pay co-pays and deductibles, depending on your insurance plan

## **Circumcision Note**

A circumcision is an elective procedure many insurance companies may not cover the expense of as part of your routine medical health. If payment is not received as described above, your physician will not be able to perform the procedure while you are in the hospital. Please note that it is recommended the procedure be carried out within the first ten days following birth.