

**Congratulations, you are having a baby!** This exciting time can also be an overwhelming time. Navigating insurance complexities such as deductibles, co-payments and co-insurance is a daunting task for even the most knowledgeable. We are here to support you in any way that we can. Every insurance plan is different and we encourage you to contact your insurance company and familiarize yourself with your plan's coverage including deductibles and all out of pocket expenses that are related to your pregnancy. The codes related to pregnancy and delivery are 59400 for vaginal delivery or 59510 for Cesarean delivery. These codes do not include a tubal ligation, assistant surgeon fee or anesthesiologist fee which are coded separately.

After confirming your pregnancy we contact your insurance company to verify your benefits and to estimate the amount you will be responsible for in out of pocket expenses to our office. **It is very important that you provide us your new insurance card any time your insurance changes.** Your insurance can change because of a change in employment or because of the beginning of a new plan year. The amount you will owe out of pocket is determined by your insurance plan that is in effect when you deliver. A pregnancy quite often crosses a plan year. If your plan changes we will re-determine the amount for which you are responsible.

Insurance companies require that we bill globally for a pregnancy, meaning that we bill for our services related to office visits, delivery and postpartum care after your delivery. There are some services which the insurance companies do not include in the global fee and those will be billed as they are incurred, such as sonograms and lab services. We bill for services performed by us such as sonograms. The labs (Quest, Labcorp, etc.) will bill for the lab tests they perform. You receive care from us throughout your pregnancy culminating in your postpartum care. Our office policy is to collect your estimated out of pocket amount owed to us for your pregnancy/delivery by your 28th week. This is an estimated fee and will not show up on statements you receive from your insurance company. After you deliver, our charges are submitted to your insurance company usually within a week of your delivery. Once the insurance company has paid your claim, we will apply your estimated payment and the insurance company payment against the charges and you will be notified if there is a refund or an amount due. We typically receive payment from insurance companies within 30-45 days of submitting claims.

There are expenses associated with your pregnancy and delivery that you are responsible for that are outside of our office. Some of these expenses include the hospital (Baylor Regional Medical Center in Grapevine or Texas Health Harris Methodist Hospital Alliance), labs (Quest, Labcorp, etc.), anesthesia or pediatrician. You can contact the hospitals, labs, etc. and ask for estimates of their charges.

We are here to help you through this exciting time!