

AFA OBSTETRICS & GYNECOLOGY, PC

MATERNITY / OBSTETRICAL BILLING

Maternity care is billed as a global obstetrical package. Routine prenatal visits are not billed individually but, included in the global obstetrical package.

The global obstetrical package includes:

- Routine monthly office visits up to 28 weeks gestation, biweekly visits up to 36 weeks gestation
 and weekly visits until delivery. Any additional visits (i.e. complications or problems) will be billed
 separately at the time of service.
- Delivery services include admission to the hospital, management of labor and delivery and daily visits while inpatient hospitalization after delivery while on the maternity floor.
- Postpartum care includes routine outpatient / office visits for 6 weeks (42 days) following delivery.

Not included in the global obstetrics fee:

- Office visits for nonroutine appointments (problem visits). You may be responsible for copays, coinsurance or deductibles depending on your insurance plan.
- Nonstress tests of note, there are 2 components to a NST. AFA bills for the professional component (reading of the NST). Emerson Hospital will bill separately for the technical component.
- Pap smears (if you are due to have one)
- Antenatal inpatient and outpatient medical care for pregnancy related complications and nonpregnancy related care.
- Ultrasounds
- Laboratory services
- Genetic testing
- Versions (procedure to change the position of the baby if applicable)

There are circumstances where the global obstetrical fee would need to be broken down. These may include change of insurance during pregnancy, transfer of care into or out of our practice once care has been established, transfer to a tertiary hospital for complicated deliveries to name a few.

Typical breakdowns of services are:

- 1-3 prenatal visits are billed as individual office visits (copays, coinsurance & deductibles may apply).
- 4-6 prenatal visits (CPT code 59425)
- 7+ prenatal visits (CPT code 59426)
- Delivery only
- Delivery & postpartum care

Each insurance company has specific guidelines as to how this breakdown is covered and/or billed.

DELIVERY

AFA OB/GYN is a private practice. We are a separate entity from Emerson Hospital.

When you deliver, AFA will bill the global obstetrical fee for the services of our physicians, midwives & nurse practitioners.

Other parties that you may receive bills from depending on your delivery & insurance coverage include but are not limited to:

- Emerson Hospital for room & board, laboratory services & medications
- Anesthesia services
- Pathologists

If you are unsure of your insurance coverage, please contact your insurance company directly. They make the final decision on coverage, copays, deductibles, etc.

Questions to ask your insurance company are:

- What is my maternity coverage?
- Do copays, coinsurances or deductibles apply?
- Do I have a deductible and if so, does it apply to maternity?

By understanding your coverage, it will avoid unexpected financial obligations pertaining to your pregnancy care.