



**OUR FINANCIAL POLICY:** Our physicians and staff are very concerned about the cost of your health care and want to address some issues related to the cost of medical services in our office. Considerable care has been taken in setting our fees. We want to assure you that the charges accurately reflect the complexity of care rendered and the skill and expertise required for your care.

**HMO and PPO MEMBERS:** If you are a member of an HMO or PPO in which we participate, your deductible or co-payment is required at the time of service. Sonograms may have a different co-payment than routine visits. You are responsible to see that we have a current referral on file if your insurance carrier requires one. If we do not have this referral at the time of your visit, your insurance company may hold you responsible for all charges. You may also be sent back to see your Primary Care Physician prior to being treated to obtain a current referral.

**If you are not sure that our physicians are providers for your PPO, call your insurance carrier for clarification.**

**NEW INSURANCE / CHANGE OF INSURANCE:** Should your insurance change at anytime during your pregnancy it is your responsibility to notify us in writing within 10 working days of this change. We have to have this information in order to file your claim with the correct carrier before the insurance company's filing deadline.

**FEES FOR SERVICE:** Our policy requires payment of your deductible and/or coinsurance at the time of service.

Our agreement is with you, not your insurance company. Although we will assist you in submitting your claim to your insurance carrier, you are ultimately responsible for the service you receive. Payment to our office is neither contingent nor dependent upon your insurance carrier.

We are pleased to accept MasterCard, Visa, Discover, American Express, checks, cash, money orders or traveler's checks.

**MEDICARE:** We are participating providers for Medicare. Please present your Medicare card at your visit. Patients are responsible for 20% of the amount that Medicare allows. If you have a supplemental insurance, we will submit a claim for you.

**MEDICAID:** We are Medicaid providers. Please present your Medicaid letter of eligibility at each of your visits.

**FULL CARE OBSTETRICAL PATIENTS:** It is our policy that the coinsurance or co-payment for which you are responsible as a full care obstetrical patient be paid in full by your 28th week (7th month) of pregnancy. A billing person will discuss the amount owed with you either in writing or in person.

**AMNIOCENTESIS, CHOROINIC VILLUS SAMPLING AND OTHER SPECIALIZED TESTING:** Our office will charge you for the services we provide. You will receive a separate bill from the laboratory that processes the test. Our office will be happy to provide you with an approximation of the laboratory charges.

If you have any questions regarding our financial policy or your insurance reimbursement, please feel free to discuss them with our billing office or the office manager.

I have read and understand my financial responsibilities under this policy of Obstetrix Medical Group of Texas.

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Signature of Patient

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Date