OB FINANCIAL GUIDELINES

In an effort to help guide you through the obstacle course that is global prenatal care and delivery in the medical and insurance world we have set up this set of guidelines to help you navigate through areas that are often unfamiliar to the average mom and dad-to-be. As always, ANY TIME you have any questions or concerns, please contact one of our business office representatives. We are more than willing to help you in any way possible.

OUR FEES

Prenatal care and delivery fees are grouped together into what is known in the insurance world as a GLOBAL FEE, meaning one fee covers most of the associated doctor visits for the course of your OB care. Our global fee includes all doctor visits for prenatal care, all dip urine tests done at each OB visit, the doctor’s visits to you prior to your delivery, the delivery itself, doctor’s hospital visits immediately following the delivery, and your six-week post-partum check. If you have a Cesarean Section (either planned or emergent), this is also a global fee covering all of the same visits except that the surgery fee is included instead of a normal delivery fee.

Fees that are not included in the global fee include:

Lab services performed in the clinic other than the dip urine analysis (e.g. glucose levels)

any visits for reasons other than prenatal care (e.g. a visit when you have a sinus infection)

any tests completed at the hospital (ultrasound, xray, lab, etc)

any emergency room visits or hospital admissions

hospital charges related to labor and delivery

doctors fee for non-stress tests done at the hospital

Assistant surgeon fee for doctor who assists with a C-section delivery

Tubal ligation (sterilization procedure)

Doctor’s visits and Procedures (e.g. circumcision) for your newborn

Our current prices related to pregnancy are as follows:

Normal delivery (including prenatal care and six week exam) $3499.00

Cesarean Section Delivery (including prenatal & six week exam) $3983.00

Assistant cesarean section fee $800.00

Non-Stress test supervision fee $77.00

Post-partum tubal ligation (after normal delivery) $952.00

Post Cesarean section tubal ligation $604.00

Newborn admission physical exam $233.00

Subsequent daily visits for your newborn $70.00 each

Circumcision $275.00

INSURANCE and/or MEDICAID COVERAGE

Please present your insurance information to the clinic business office as soon as possible. Many companies are requiring notification when you begin prenatal care in order for your care to be covered. We can help you determine if your prenatal care and delivery will be covered. If you do not have insurance and are on a limited income, you may qualify for state assistance through Nebraska Medicaid. There are currently three Medicaid Advantage plans offered through the state of Nebraska. You can get help determining if you qualify for coverage on their website <http://dhhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx>.

Our local Chadron office of the Nebraska Department of Health and Human Services may be able to offer you guidance to the state website and eligibility as well. The office is located at 1033 E 3rd Street in Chadron and their phone number is 308-432-6150.

You are responsible for making certain your insurance and/or Medicaid information we have on file is correct and up-to-date. You will be billed for any amount your insurance does not cover so please be aware of what deductibles and co-insurances your insurance will expect you to pay.

PAYMENT PLANS

Once you determine what portion of your prenatal care and delivery will be your out-of-pocket expense, we recommend that you set up a payment plan with us. We are happy to work with you on setting up a reasonable monthly or bi-monthly payment amount that will work for you. Payments on your OB care can be started at any time including before delivery. We also have the option of automatic monthly credit card payments. Just talk to business office staff about setting this up. Please let us know if we can help with any questions.