

NORTHSIDE/NORTHPOINT OB-GYN

Advanced, heartfelt care for all the stages of life

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Understanding my OB pre-payment

The Global fee includes up to 13 routine obstetric visits, not including your initial confirmation visit, the doctor's delivery services and a postpartum visit. All other visits are billed at time of service.

Commonly asked questions:

My insurance company said I only have to pay one co pay, why am I being charged more?

The co pay applies to the confirmation of pregnancy only, your insurance company may charge you an additional co pay for any non-routine visit, or ultrasound.

Why am I paying for services that I won't receive until I deliver? Each time you have a prenatal visit, we are rendering a part of the global service. The money you are paying is for services over your entire pregnancy.

I prepaid my deductible to your office, why isn't it reflected with my insurance? We won't bill your insurance until you deliver, so no claim has been sent. We will reflect your prepayment when we do submit the claim.

Why is the hospital asking me to pay the deductible if I already paid it to you? Northside is estimating your financial responsibility based on deductible met to date. Tell them you have prepaid us the deductible and ask them for a new estimate. The deductible will be applied to the first claim submitted, and we always bill first.

My pregnancy will span into two calendar years, to which year's deductible will the prepayment apply? The year of the delivery.

I may be changing insurance. How will this affect my financial responsibility?

Since we bill globally, all prenatal visits covered under the old plan will be billed to the old insurance. We will re-verify your benefits with the new insurance and adjust the prepayment.

Can I use my HSA or Flex spending account? HSA may be used for pre payment, as long as there are funds available. Unfortunately, Flex spending accounts may only be used after a claim has been filed, and can not be used for pre payment. If you have a Flex account we will collect the prepayment using another form of payment. After the delivery claim is processed, you can call central billing office to bill the Flex account and refund the prepayment.