



HEARTLAND FamilyFirst MEDICAL CLINIC

Midwives

Lydia Rhodes

APRN, CNM, FNP

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MSN, CNM, IBCLC

Congratulations

Congratulations! You are pregnant! We are pleased that you have chosen Heartland Family First-Guiding Hands for your Obstetrical care. We encourage you to utilize our website, GuidingHandsMidwife.com, in order to guide you through the next 9 months. We would like to familiarize you with our financial policy for our maternity patients.

It is our policy at Heartland Family First to verify insurance coverage for all patients.

Please be advised, unlike other types of services, prenatal care is billed globally and will be billed at the end of your pregnancy, after delivery. Prenatal care includes 13 antepartum office visits, midwife delivery charge, hospital rounds and two postpartum visits.

The global fee does not include your first initial visit, ultrasound and any labs completed throughout your pregnancy. It also does not include any visits or procedures that do not pertain to pregnancy (sore throat, yeast infection, urinary tract infection, colposcopy, etc.). Additional services may be required during your OB care and are NOT included in the global fee. These services may include, but not be limited to, ultrasounds, fetal non-stress tests, genetic testing, and/or c-section delivery. Any services billed by a physician specialist, i.e. anesthesiologist, perinatologist, will be billed separately by that physician. Hospital services will be billed separately and are not included in our fees.

Commercial Insurance:

All patients with verified COMMERCIAL Insurance are required to pay a deposit based on insurance benefits. When calling for pregnancy benefits, your insurance will advise us of your portion of the global fee. This is called your co-insurance. We are authorized by your insurance to collect this portion prior to delivery. We will create an individual Maternity Care Plan for each OB patient. We offer two options in regard to payment. You may make a payment in full (due by your fourth visit) or five monthly payments (due at the start of your next five appointments).

Please remember that you may have a deductible that will have to be met. If this is the case, you may have additional charges that will be your responsibility. Deductibles cannot be collected up front. The claims must go through insurance first.

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For all maternity patients, the Maternity Care Plan will be viewed as a credit to your account. After you deliver, your insurance will be billed for the global fee. Once insurance has processed and returned that claim with a payment, we will use your deposit to pay the amount due on your account. If there is a balance due, we will send you a statement for the balance. If there is a credit, we will refund you remaining balance.

It is your responsibility to inform our office of any changes to your insurance during your pregnancy. You will be responsible for any unpaid balances if you fail to provide the office with a change in your insurance and you deliver without providing the proper notification.

Self-Pay:

Self-Pay patients will receive a 25% discount for services rendered. All self-pay patients are required to pay in full. This can be broken down to six monthly installments. Each self-pay patient will receive a price sheet and a breakdown of the Maternity Care Plan. Lab charges will be billed directly from Physician's Laboratory.

The billing department will mail your Maternity Care Plan and update your account to reflect the amount due. Once this plan is received, please contact the billing department to inform them of how you would like to proceed with payment. If no prepayment is made, the patient is responsible to pay the maternity bill in full upon receipt of statement after delivery. If you have any questions regarding billing, please do not hesitate to contact the office.

Heartland Family First

Laura Boukal, Billing/Front Desk

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