

## **Fees for Obstetrical Care**

You will meet with the obstetrics patient representative who will verify your insurance information and find out as much as possible about your coverage. She will explain your maternity benefits and explain your obstetrical fees to you in detail. At this time she will also establish a payment plan with you to cover your estimated portion of the charges.

The fees for obstetrical care include your prenatal office visits (excluding your first initial OB visit), your delivery, episiotomy and repair if necessary, postpartum care in the hospital and your six-week postpartum examination after delivery. There will be additional charges for diagnostic maternal or fetal testing such as pap smears, lab work, ultrasound, and fetal non-stress tests. Charges will also incur for additional hospital admissions (excluding delivery and postpartum), office visits for problems during pregnancy, and circumcision. Please note that when a pregnancy is complicated by a high-risk medical condition, either pre-existing or acquired during pregnancy, additional expenses may accrue due to the higher acuity of specialized obstetric care that will be provided for you during your pregnancy. If a Cesarean birth is needed, there is also a surgery fee. Also, be aware that the charges quoted to you are only for care provided by Ruch Clinic. You should also expect additional charges from laboratories, the hospital, the baby's pediatrician, and anesthesia.

If you do not have insurance coverage for your maternity services, we will be glad to work out a payment schedule with you. Please feel free to discuss any specific needs or concerns with us.

Our fees are within the usual and customary range for this area and reflect the level of care you will receive from our highly trained providers. We have standardized charges for various procedures. These fees are listed in the business office and are available to you at all times. We request payment at the time services are rendered.