



LAUREL OBGYN FINANCIAL POLICY

BALANCES

- As of January 1, 2021, our office requires all outstanding balances be paid in full and/or payment arrangements made with our billing department before any future appointments can be scheduled with our office.

COMMERCIAL/HMO/PPO INSURANCE

- It is your responsibility to be familiar with your insurance company and your specific plan requirements.
- A current copy of your insurance card is required to properly file your claim.
- As per your insurance requirements, be prepared to pay any co-pays, deductible, or percentages at check-in the day of your appointment. We accept cash, check, Visa or Mastercard.
- If you have a secondary insurance that is not provided at the time of your appointment, we are not able to add it to the claim once it has been submitted.

MEDICARE

- Please note Medicare only covers an annual exam and pap smear every other year.
- If you do have a secondary insurance or a Medicare supplement, please provide that insurance card as well.

MEDICAID

- Your current Medicaid card must be present at time of your appointment. Our office will not backdate Medicaid for any dates of service. We do not accept pregnancy Medicaid after 18 weeks during pregnancy.
- We accept Medicaid on a limited basis. All Medicaid must be pre-approved by billing manager before we are able to use at Laurel OBGYN.
- We only accept the following Medicaid Managed Plans: Healthy Blue, United Healthcare, WellCare, and Vaya Health on a limited basis. We do not accept Amerihealth Medicaid
- Family Planning Medicaid only covers preventative visits and contraception, the patient will be responsible for all charges outside of this.
- Your \$3.00 copay is due at the time of service at check-in, or you may be asked to reschedule.

MINORS

- Minors with commercial insurance are required to pay their co-pay, deductible, or percentages at the time of service.
- Minors with Medicaid may have a \$3.00 co-pay and that would be expected at time of service.

SELF-PAY

- A valid debit/credit card must be obtained to keep on file.
- Payment for estimated services is quoted and collected at check-in before your scheduled appointment.
- Our office offers a 20% discount if payment is made in full at time of service.
- It is our policy that if you enter into our practice as a self-pay patient, we will not be able to change that status unless you have a commercial insurance change. We will not be able to file government funded insurance such as Medicaid.