

# What to Expect

FOR BILLING BEFORE & AFTER DELIVERY



We know that you'll soon have your hands full, so we hope to make your life a bit easier now by answering some frequently asked questions about billing and insurance.

## ***What do I need to do while I am pregnant?***

### **Contact your insurance company.**

- Let your insurance company know that you are expecting.
- Find out if you have OB coverage and know what your benefits are.
- Find out if your delivery has to be precertified. Some policies have denied hospital coverage without precertification, which means families could receive large, unexpected bills.

## ***What do I need to do once the baby is born?***

### **Add your newborn to your policy as soon as possible.**

- You need to add your newborn to your health insurance policy in a timely manner, otherwise coverage could be denied, and you could incur a large bill.
- If you have Medicaid, you must apply for a number for the baby.
- Let the us know when you have done these things; our contact information is below.

## ***What do I do if my insurance coverage changes?***

Please notify us as soon as possible. Our contact information is below.

## ***What will my prenatal care cost? What about labor & delivery?***

Because each pregnancy and delivery is unique, it's very difficult to predict the exact cost of your care; however, we can help provide estimates. Please reach out to our Patient Financial Advisors.

## ***What bills should I expect?***

If you have insurance coverage, all of the care you receive will be filed to your insurance company. We will then bill you for any copays, deductibles, coinsurance, max out-of-pocket, or noncovered services.

- You will have a physician bill for obstetrics care and delivery.
- You will have a hospital bill for the delivery.
- You will have a hospital bill for newborn care.
- If you have other procedures or services done, such as ultrasounds or lab tests, you should expect to see an additional bill. For example, if you have an ultrasound done, you'll receive a bill from us, and one from the radiologist who reviews the ultrasound.

## ***Who do I call or email when I have questions?***

Call or email our Patient Financial Advisors with any questions. If you have concerns about the cost of your care, please let us know! You may qualify for financial assistance. Our team is available Monday-Friday 7:30 to 4:30 at 712-250-8041 or you can email us at [financialcounseling@casshealth.org](mailto:financialcounseling@casshealth.org).

