



Maitri Health Care for Women

Obstetrics, Gynecology and Midwifery

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Please review this important document

Maitri Health Care for Women Prenatal Financial Information

The following information will help to clarify our office fees and your financial obligations as it relates to obstetrical care. Please keep in mind that you will also see separate charges for any services received from the University of Vermont Medical Center. We are an independent practice and not affiliated with the hospital, thus we do not know those fees (hospital stay charges, anesthesia, etc). You can call the hospital and ask for their expected fees separately.

Prenatal Fee Breakdown

Our fee for uncomplicated, low risk obstetrical care and vaginal delivery starts at \$3500. If a cesarean section is necessary, our fee begins at \$4000. This fee is billed at the time of delivery.

The Prenatal Fee for Obstetrical care includes:

- Approximately 13 visits as follows: Monthly visits up to 32 weeks, bi-weekly visits from 32-36 weeks, weekly visits until delivery
- Management of an uncomplicated labor
- Delivery
- Postpartum visits following delivery
 - 2 weeks after delivery
 - 6 weeks after delivery

Extra Charges

The following are commonly associated with OB care but are not covered by a majority of insurance plans as part of the global pregnancy fee:

- Ultrasound
- Prenatal visits to address concerns, symptoms, abnormal findings, chronic conditions, and rule-out conditions
- Non-stress test
- Lab work, including Pap Smears, Gonorrhea, Chlamydia
- Sick visits
- Observations by our Doctors/Midwives on the Labor and Delivery floor at UVMHC

The only fee we charge for lab related services is the specimen draw. Labs are sent to either the University of Vermont Lab Services or Quest Laboratories. The lab test fees will be billed directly to you or your insurance by the lab company. It is your responsibility to check with your insurance regarding their participation with these two testing laboratories. Any questions with your bill from the testing lab must be addressed with them directly.

(see back)

Genetics testing is explained on a separate document in the prenatal folder you receive at the initial visit, make sure to review.

Extra charges will be submitted to your insurance company as they are incurred and co-pays will apply to these extra charge visits.

Leaving our practice prior to delivery

If a patient leaves our practice before delivery, we will bill your insurance company on a per visit basis, and for any additional charges.

Circumcision

If you choose to have your baby boy circumcised, the charge is \$550. A 20% prepay discount is available and will be applied if it is paid prior to the 36th week of pregnancy. The discounted amount is \$440.

Umbilical cord blood collection

Some patients want to collect and bank the cord blood from the umbilical cord after the delivery of their baby. Umbilical cord blood collection is an elective procedure and many insurance companies will not cover the cost of this service. Our fee for the collection service is \$250. We offer a 20% pre-pay discount that will be applied if payment is received prior to the 36th week of pregnancy, reducing the fee to \$200. There will be additional related expenses from the company you choose for cord blood storage.

Questions?

Our billing department is available and is glad to speak if you have billing questions. They can be reached by calling 802-862-7338, option 4. We send monthly statements, so make sure we have your mailing address. If a past due bill goes unpaid after several attempts to collect, your account and balance may be transferred to a collections agency, unless you have set up a payment plan with our office.

Lastly, we strongly recommend that you contact your insurance to discuss your benefits for pregnancy. Some insurance companies have additional pregnancy related benefit programs that are available to you.

Thank you and congratulations!

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