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Understanding Your Insurance Benefits

This letter may help you better understand the medical charges for the services and visits you have with our group. Some of the wording or language on your insurance bills can be confusing and hopefully this letter will clarify some of it for you.

- Insurance Benefits: Before your visit, please call your insurance provider to get your coverage for your pregnancy. Make sure to tell them we are "Maternal-fetal medicine" or "Perinatal" specialists
- Referral: It is important that you have a referral for your visits with the Boston MFM practice as we are a sub-specialty practice. You are responsible for calling your insurance or your primary care physician prior to your visit for a referral. Even if you have not required this in the past, if your health plan requires authorization, you will need one to see our specialists. Authorizations can be difficult to obtain once you have completed the visit.
- *Co-pay:* For most health plans, you will pay a "co-pay" for each visit to the office. This co-pay varies depending on your specific plan. This payment is expected at the time of your visit. You will be charged the co-pay for an "out-patient visit."

You may receive separate bills from your insurance plan for your visit and the ultrasound, depending on your insurance. Please contact your insurance carrier if you have questions about your out of pocket expenses or coverage.

Please note that billing practices for services provided by Boston MFM at one location (e.g. One Brookline Place) may be different from other locations, even if you are seeing the same physician or having the same visit type.

If you have questions about your bill or co-payments, please feel free to contact our billing office at 781-434-6450

Sincerely,

The Boston MFM Team



