



Austin Maternal-Fetal Medicine

Frequently Asked Questions About Billing

Q: Why am I receiving a bill from Maternal-Fetal Medicine if I already have an OB?

A: This is one of the most common questions we receive. Maternal-Fetal Medicine (MFM) is a specialty practice that provides care for high-risk pregnancies. Although we work closely with your OB, we are a separate medical practice.

Your OB typically bills a global maternity package that covers routine prenatal care, delivery, and postpartum care. MFM services are generally not included in that package.

As a result, visits and testing performed by our office are billed separately.

Q: Why was I referred to MFM?

A: Your provider referred you because your pregnancy may benefit from additional expertise, monitoring, testing, or imaging.

Common reasons include:

- *Advanced maternal age*
- *High blood pressure*
- *Diabetes*
- *Multiple gestation (twins, triplets, etc.)*
- *Prior pregnancy complications*
- *Abnormal ultrasound findings*
- *Other medical conditions affecting pregnancy*

Q: Why are there multiple charges for one visit?

A: Many MFM visits include more than one service. For example, a single appointment may include:

- *A physician consultation*
- *An ultrasound examination*
- *Additional imaging or testing*

Insurance companies process each service separately.

Q: Why do I owe money if I have insurance?

A: Your insurance determines what portion of a service is your responsibility. Depending on your plan, you may owe:

- *Copays*
- *Deductibles*
- *Coinsurance*

The amount owed is based on your insurance benefits, not on a decision made by our office.

Q: What is an Explanation of Benefits (EOB)?

A: An Explanation of Benefits (EOB) is a statement from your insurance company explaining:

- *What services were billed*
- *What the insurance company paid*
- *What amount may be your responsibility*

An EOB is not a bill.



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Q: Why am I being asked to pay before my visit?

A: Based on information provided by your insurance company, we may collect estimated patient responsibility amounts at check-in. This may include:

- *Copays*
- *Deductible amounts*
- *Coinsurance estimates*
- *Outstanding balances*

Collecting these amounts at the time of service helps reduce larger balances later.

Q: Will I receive separate bills?

A: Possibly. You may receive bills from:

- *Your OB practice*
- *Our MFM practice*
- *The hospital*
- *Laboratory providers*
- *Other specialists involved in your care*

This is common in specialty medical care.

Q: What should I do if I have questions about my bill?

A: Please contact our billing office. Our team can:

- *Review charges*
- *Explain insurance processing*
- *Verify claim status*
- *Help resolve billing concerns*

Q: How much will this cost?

A: We'd be happy to review your insurance benefits and/or provide a good faith estimate when possible. Because Maternal-Fetal Medicine is specialty care, we often don't know exactly what services or imaging may be medically necessary until your physician evaluates you. Any estimate we provide is not a quote or guarantee of the final cost.

Maternal-Fetal Medicine is specialty care. Although we work closely with your OB, our services are billed separately from your OB's global maternity package.