

QUESTIONS TO ASK YOUR INSURANCE PRIOR TO YOUR FIRST PRENATAL APPOINTMENT

What is my deductible?

- This is the amount you must pay before your insurance will pay for any billed charges.

When does my deductible start over again?

- Often referred to as a “plan year,” some insurances restart on the first of a particular month, while others might restart with every new year
- This can financially be stressful if you are pregnant and due the first of a new year.

What is my co-insurance?

- After you meet your deductible, your insurance will pay a percentage and then you must also pay a percentage. Example: Some plans may pay 80% after you have met your deductible, and then you would be responsible for the remaining 20%.

What is my Out-of-Pocket amount?

- The out-of-pocket amount is not the same as your deductible.
- This is the amount that your insurance plan requires you to pay in order for your insurance to pay 100% of your charges.
- The out-of-pocket amount may be calculated by adding up your deductible plus your co-pays and co-insurance or it may be calculated without including your deductible.

Will I pay a co-insurance amount or a co-pay amount for my visit?

- If you have a procedure and/or ultrasound performed, your plan may require you to meet your deductible and then you will be responsible for a co-insurance amount.
- If no procedure is done, often only a co-pay is required.

Where should I go for my labs? Who is my preferred or contracted lab?

- If you have your lab work performed at a lab that is not your preferred or contracted lab, you may be responsible for a much higher amount or even the entire amount of billed charges.
- The draw station within AWH is LabCorp – do not use this draw station if your preferred lab is Quest or another lab.

Are there any restrictions or special requirements for my specific insurance plan?

- You may have a common named insurance, such as Aetna or Blue Cross, but your plan may vary from someone else who has a similar named insurance plan.
- It is important to inquire if your insurance plan has special requirements such as a prior authorization for procedures or ultrasounds.

Please feel free to contact Patient Accounts at AWH at 907-339-1609 if we can help you better understand your insurance benefits.