

# Fertility & Midwifery Care Center



Dear FMCC patients,

Congratulations on your pregnancy! We are so honored to be a part of your pregnancy journey. We take very seriously the trust you place in us and we will treat the sanctity of that trust with the respect it deserves.

The purpose of this letter is to provide important information about fees related to your pregnancy care with FMCC. We fully recognize that matters of money and health insurance can be confusing and frustrating, so please always feel free to contact us if something seems unclear or incorrect. As you are probably aware, you have a deductible and/or coinsurance amount (out-of-pocket (OOP) maximum) you are responsible to pay before your insurance policy begins paying for your care. Relative to your care with us, you are required to pay the difference between what you have already paid towards your deductible/OOP thus far in the year and your total deductible/OOP limits.

We will be contacting your insurance company to determine both the amount of your deductible/OOP and the amount you have paid towards that deductible/OOP to this point. It is our policy, as is the case with most medical offices and hospitals, that you pay an estimated amount prior to the birth of your baby for the Global Professional Fee. Non-compliance with the prepayment plan may result in requiring a credit card be placed on file for us to auto-charge on a monthly basis. If you are not in agreement with this policy, we reserve the right to take further action up to and including dismissal from the practice. Please note: this estimated amount specifically does not include the costs of laboratory studies, ultrasound exams, charges from the hospital, or any other fees in addition to routine pregnancy care; those costs are billed to insurance separately throughout the pregnancy, outside of the Global Professional Fee amount.

Following your visit, you will receive an email detailing the estimated amount you owe for the Global Professional Fee and a suggested payment schedule for you to meet this responsibility prior to delivery instead of incurring the entire expense for the Global Professional Fee at a time when you would rather be focusing on your new baby.

Again, please feel free to contact our office if you feel any of the information is unclear or incorrect.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Christopher Stroud, MD'. The signature is fluid and cursive, with the first name 'Christopher' being the most prominent part.

Christopher Stroud, MD, CFMC  
Fertility and Midwifery Care Center