

Understanding Your Sonogram Coverage

Sonograms have become a valuable tool in monitoring normal and problem pregnancies. We are proud to have a full time sonographer on staff, in a private and comfortable sonogram room, equipped with a flat screen monitor for easy viewing.

We verify your insurance at the beginning of your pregnancy, and ask your insurance company many questions regarding your sonogram coverage. They provide us with information on your benefits, and whether sonograms are covered as routine, medically necessary, or a combination. A routine sonogram is a sonogram that has no medical indication as determined by your doctor. We provide the opportunity for you to have a routine sonogram between 18-20 weeks. This is an ideal time to identify and evaluate the baby's internal organs, and it usually the best time to identify the sex. Your sonogram coverage is paid on your major medical benefits, such as 100%, 90/10 or 80/20 and is usually subject to you meeting your deductible for the year the sonogram takes place. (This may be a different year than your actual delivery, which is the deductible we usually collect). For example, if your insurance pays for one routine sonogram at your major medical benefit of 80/20, then your 20% of the contracted fee will be collected on the date of your sonogram. If your deductible needs to be met, then you will be responsible for your deductible, which needs to be met before you insurance starts it's 80/20 coverage. If sonograms are covered only on medical necessity, then your "routine" sonogram will not be covered by your insurance, and we will collect our \$500 fee on the date of your sonogram. If sonograms in your pregnancy are deemed medically necessary by your doctor (bleeding, preterm labor...) we will code them appropriately, and you will be responsible for your percentage of your major medical benefits on the date of the sonogram, or deductible if it needs to be met.

Routine Sonograms Covered _____

Medically Necessary Sonograms Covered _____

Major Medical Benefits _____

Deductible _____