



Lorraine Novas, M.D.
Vicki Chamberlain, M.D.
Jane Oh, M.D.
Maduri Verma, M.D.
Jill Placek, M.D.
Elizabeth Mlynarczyk, M.D.

1614 W. Central Road
Suite 205
Arlington Heights, IL 60005
Tel: (847) 392-9191
Fax: (847) 392-9811
www.gyneandob.com

Financial Policy

Thank you for choosing Gynecological and Obstetric Associates, S.C. We believe that good care for you and your family starts with good communication and we have created this policy to help our patients understand their financial responsibilities. If at any time you have questions or concerns with our fees or payment process, please contact our billing department.

Our office will submit claims to insurance plans that we are contracted with. Your portion of the bill for specific procedures will be collected at the time of service. This includes co-pays, co-insurance and deductibles. We accept cash, check, Visa, MasterCard and Discover. The amount of this payment is based on an estimate. You may receive an invoice for additional payment when we receive a copy of the explanation of benefits from your plan. You may also receive an invoice from a laboratory for services not included in our estimate.

Please be aware that certain procedures performed in our office are not included in the standard office visit. These procedures will be billed separately and in addition to office visit charges. This may result in the procedure being applied to your deductible and not being included in the co-pay amount. These procedures include but are not limited to: biopsies, colposcopies, sonohysterograms and leeps. In addition you may also receive an invoice from a laboratory for pathology charges and blood work.

All insurance plans have specific rules and regulations regarding the use of certain laboratories and authorization for imaging and surgical procedures. We ask that you be aware of your insurance policy guidelines and inform the doctors of them so that we can try as much as possible to keep within the scope of your plan.

Bring your current insurance card to every office visit. It contains valuable information regarding coverage and benefits. If your insurance card has not been issued to you by the time of your visit you will be treated as a self-pay patient and payment in full is expected. All balances are due upon receipt of an invoice. If you have an overdue balance on your account, this will need to be settled prior to making future appointments. If an account is sent to collection status, additional fees may be applied.