**FINANCIAL AGREEMENT**

It has been well established that midwifery care is safe and satisfying. It reduces the rates of cesarean section and postpartum depression and increases successful breastfeeding rates – improving overall health. Our practice has received the benchmarking award for excellence from the American College of Nurse-Midwives (2014, 2015).

Home birth should be accessible to all, within parameters of safety. For this reason we endeavor to make our fees reasonable. Our $9000 home birth fee covers:

* 30-60 minute prenatal visits
* At least one prenatal home visit
* Attendance of midwife during active labor & birth
* Attendance of midwife for stabilization of mother/parent and baby for 2-3 hours following birth
* Newborn monitoring and comprehensive exam
* Breastfeeding education, support
* Durable medical equipment, supplies, medications
* Assistant/administration fee
* Billing service fee
* Lactation consultant, if needed (additional costs may be incurred with referrals to independent practitioners in complex cases)
* 3 postpartum home visits, which include care for your baby
* 1 office visit at 2 weeks for mother/parent and baby
* 1 office visit at 6 weeks, including a comprehensive review, exam including pap smear as indicated or desired, and postpartum mood disorder screening
* Unlimited access to on-call midwife for illness, emergencies, labor and postpartum
* Travel time to and from your home at least 5 times
* Birth certificate registration
* In the case of hospital transfer, we facilitate transfer and consult/collaborate or refer as needed

In the event of a transfer for medical care during labor, a midwife will accompany you to the hospital and stay with you throughout the remainder of your labor/birth, easing the transition and offering continuity of care. We will resume being your providers postpartum.

Our fee does not include:

* laboratory tests
* sonograms
* genetic screening
* post due date testing
* hospitalization

Your insurance company will be billed directly by the facilities rendering those services.

After your birth, we will furnish our billing service with information to submit to your insurance provider for reimbursement, which usually takes between 8 and 16 weeks. In the event of a medical transfer prior to 36 weeks, a reimbursement of payment for care not rendered may be provided at our discretion.

The global maternity code used by insurance companies does not include many of our routine services, which are considered “unbillable” or not “medically necessary.” The code is defined as “59400: Routine obstetric care including antepartum care, vaginal delivery (with or without episiotomy, and or forceps), and postpartum care.”

This code ONLY covers:

* 8-10 minute prenatal visits
* 1-2 hours around delivery
* 1-2 postpartum visits
* ***Your insurance company will not pay for your home birth care.***
* ***Hospitals can bill facility fees that cover nursing and non-clinical expenses.***
* ***We cannot send insurance claims until your baby is born.***

Due to the complexity of the medical insurance system and the standard use of global billing for maternity care, we ask that you pay **your anticipated out of network expenses** at the beginning of care as a retainer and pay the remainder throughout care to be paid in full by 36 weeks. For those who absolutely have no resources from which to pay us the entire fee in advance, we will accept an agreed upon retainer, bill your insurance provider and ask that you pay any balance ***within 30 days*** of receipt of insurance payment. If you have received care from another provider during your current pregnancy, we will bill your insurance company differently to ensure that our services are covered as well as your policy allows.

Please feel free to ask us any questions. Our intent is to work out the financial arrangements early on in our relationship so we can get on with focusing on your satisfying and empowering pregnancy and birth experience.

I agree to pay:

* $9000 now and accept reimbursement from my insurance company ($500 discount)
* Midwifery Fee of $4500 with monthly payments as follows: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Printed Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date \_\_\_\_\_\_\_\_

Midwife’s initials \_\_\_\_\_\_\_\_\_\_\_