



## Finances for Homebirth

### Fees for "Global Care" Services:

Billable cost of care **\$6000** (ie. what insurance would be billed)

As an out-of-network provider, Moonlight Midwifery LLC does not directly bill your insurance. Therefore, you will be responsible for cash payment of services.

#### **Due to this financial hardship, there are 3 discount options:**

- A 30% discount is applied for cash pay- check preferred- bringing discounted rate to: **\$4,200**
- A 27% discount is applied for credit card payment, bringing discounted rate to **\$4380**
- A 25% discount is applied for financing through United Medical Credit, bringing discounted rate to **\$4500**

"Global care" Includes prenatal care, naturopathic consultation, call from 37 weeks, labor, birth, 3 postpartum visits, breastfeeding help & newborn care through 28 days. Your care includes additional naturopathic services that may be included in your visits, as well as herbs, remedies, oils, etc given for your care. Emergency equipment and medications will be stocked and maintained to manufacturer requirements, and brought to your birth. A birth assistant, certified in NRP, will also be on-call for your birth. Several recommended, but optional, newborn meds & tests are reviewed with you at 34wks, which will be an additional \$100-150 cost. Additional "problem" management services may be billed separately, such as needing increased visits and non-stress tests.

A **\$500** deposit is due at your first prenatal visit to ensure your placement in the practice as the midwife has only a few clients she can take each month. The total **balance must be paid by 36 weeks**. If the balance is not paid, it is up to the discretion of Moonlight Midwifery LLC to agree to start call for birth, or facilitate a plan for transfer to another practice. A sample payment schedule is given below, and yours will be determined at your first visit.

**FSA/HSA-** Many clients are able to use Flexible Spending Accounts or Health Savings Accounts as well as file a claim after services are rendered for personal reimbursements. You may be eligible for cash discount if no deduction is taken when the card is processed, but it may also incur the 3% credit card processing fee.

**Insurance billing-** Moonlight Midwifery LLC is not contracted with any insurance provider. You can pay \$15 to Napier Billing to verify your benefits (to see what percentage is covered for a CNM as out-of-network). For labs, ultrasounds and for care provided by other medical professionals (OB, etc), you may still use your in-network benefits if they are in your network. You may choose to have Moonlight Midwifery LLC work with a third party billing service to submit for insurance reimbursement. If reimbursement payment is sent to us, we will remit the fee to the biller ( 10%) and return the rest to you. In case the reimbursement check is sent to you, you must agree to provide the biller's fee directly to them, so you will need a credit card on file for Moonlight Midwifery LLC to bill for those fees. We are contracted with Napier Midwifery Billing LLC. I highly recommend her professional services because of the complexity of dealing with insurance companies. Professional midwifery billers will have much more success than if you submit independently. There is no guarantee, but around % of homebirth claims get payment.

This financial agreement reflects the high level of commitment your midwife has made to provide you with the highest level of care. This financial agreement also reflects her extensive training which requires significant annual maintenance expenses as well as covers the expenses of business management and supplies upkeep. It does not include doctor or other health care provider visits, lab work, ultrasound, or any other doctor or midwife ordered testing, emergency transportation by ambulance, hospital fees, lactation consultation or management of problems beyond the scope of normal pregnancy care.

This contract ensures availability for these planned services. Incomplete services are not guaranteed refund (ex. transfer to hospital for birth), but may be offered a refund if Moonlight Midwifery LLC can no longer provide necessary services, such as in the case of recommending a transfer of care prenatally.

We make a full commitment to caring for you in a professional manner consistent with our extensive midwifery experience, high standards of care, and passion for protecting and honoring the sacred birth process that mother's and babies are designed to experience.

**Sample Payment Plan**

Initial visit- \$500  
20wk- \$1000  
28wk-\$1000  
32wk-\$1000  
36wk-\$700+\$150 Newborn option  
Total: \$4200 OB + \$150 Newborn =\$4350

**Estimated cost for minimally required "self-pay" OB labs**

\$200

**Refund Policy**

The initial \$500 down payment to establish care and fill the midwife's "due date spot" is non-refundable. All other care is itemized and billed out according to not only in-person care, but time spent on administrative duties, at a rate of \$50/hr. An itemized spreadsheet and invoice will be provided, with billable CPT and ICD-10 codes. The insurance biller may still be able to bill out your services. However, much of the prenatal services are administrative time, and much of insurance reimbursement is for the actual delivery. Transfer of care prior to labor guarantees a 30% refund of your global rate, or more, as itemized. Transfers to the hospital during labor do not receive a refund, but we will continue labor and postpartum support to you.

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**Client:**  
**Additional discount:**  
**Client's negotiated, reduced rate: \$**

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***The financial costs, payment, and billing options have been discussed and agreed upon by us.***

Mother \_\_\_\_\_ (Print) \_\_\_\_\_ (sig)

Father (Partner) \_\_\_\_\_ (Print) \_\_\_\_\_ (sig)

Date \_\_\_\_\_