



Using Insurance or HealthShares

I will assist you applying to financial reimbursement, but my involvement is limited to providing you with invoicing and coding for services. Therefore, you will want to you understand your benefits and how to apply for claims. For anything beyond the “superbill,” you will need to work with my biller “Maggie.” If pregnancy care is excluded in your plan, let me know so I can try to bill some things without that code.

Pregnancy & Birth

This is called “global OB care.” It is submitted after the birth and considered a “lump sum”. For commercial insurance, it will be in your best interests to let a professional biller navigate this one, as it is trickier with “midwifery” and “homebirth,” which may not be clear in your plan. Since it may take creative strategies, I will only work with a professional biller who advises me on how things may need itemized, billed, or coded. That’s not a task you and I are going to navigate individually.

Insurance to-do

- Fill out VOB <https://napiermidwiferybilling.com/contact/>
- Follow Maggie’s plan- she will advise us both

Healthshare to-do

- Verify you have maternity benefits (must have plan prior to getting pregnant)
- Call healthshare to learn how and when to submit receipts
- Find out what is needed for other benefits, such as supplement prescriptions/cost
- Create document template for what your healthshare needs and email to me (ex. “My healthshare says I need a form that lists labs and costs, or supplements, etc). I’ll finalize the document and send back.

Labs

You can choose to submit your insurance information for labs to bill directly, in order to get in-network benefits. Or, you can self-pay and apply for reimbursement. Both insurance-negotiated lab prices and my lab-negotiated prices (you pay me then lab bills me) are very reasonable. What you don’t want is to pay full lab cost without using either negotiated rates. What works best for your plan?

Insurance to-do

- Verify if Quest or Labcorp, or both, are in-network labs. Let me know
- Will in-network labs be covered at a good rate? This would go toward your in-network deductible.
- If you self-pay for labs, can you apply that to your out-of-network deductible?

Healthshare to-do

- Plan to pay at time of lab draw. You probably need a receipt.
- What needs to be on the receipt? Are lab names and codes needed, or just a general receipt?

Ultrasound & Perinatologist

I refer to perinatal offices for ultrasounds. This may be with or without a MD consult, and that can vary by office or how I fill out the referral request.

Insurance to-do

- Look at perinatologist list and see who is in-network- search by doctor names
- Ultrasounds will be covered as in-network if you go to an in-network doctor. All billing will be submitted by that office to your insurance. Yeah!
- If you have a huge in-network deductible, you may choose to self-pay SeeBaby for the routine 20wk US ... that way you can keep that under \$200... Insurance may be billed higher and that bill would be bounced back to you. What is your insurance's negotiated rate or "usual and customary" rate for an anatomic ultrasound?

Healthshare to-do

- SeeBaby has been the most affordable for self-pay, but you may choose to call other perinatal offices to ask self-pay rate for "Anatomic ultrasound without consult."

Chiropractic care

I highly recommend chiropractic care under pregnancy-certified chiropractors. As specialists, they are likely to be out-of-network. Since it can improve the success of a natural birth, it is financially a good investment.

Insurance to-do

- Call or read policy on chiropractic coverage
- Are any ICPA chiropractors in-network? <https://icpa4kids.com/find-a-pediatric-chiropractor/>
- How does your in/out of network deductibles work, since you are going to applying your midwifery care to out-of-network deductible. Would you hit that deductible and get good reimbursement on out-of-network chiro?

Healthshare to-do

- Verify your chiropractor benefits and methods of submitting for reimbursement

Pelvic Floor Physical Therapy

I've decided, after many years of trying to figure out why we need so many cesareans, that tight pelvic muscles and ligaments can be a big problem that I can't fix with tricks during labor, and therefore, addressing this issue during pregnancy is of utmost importance! A few local places take insurance, but I know some whose sole focus in the pelvis, do not. At least two visits during pregnancy would be needed, for a therapy plan and follow up, and you may see them postpartum also.

Insurance to-do

- Call or read policy on PT coverage
- Are any PT chiropractors in-network? (see PT list)
- Would you get out-of-network rate reimbursement if hitting that deductible already?

Healthshare to-do

- Verify your PT benefits and methods of submitting for reimbursement

Other benefits to look into...

Doula-

Childbirth classes-

Massage-

Lactation consultant (IBCLC)- Likely there are certain diagnosis' that would be covered. Is Breastfeed Atlanta in-network? PeaPod?

Nutritionist- Insurance should cover for Gestational Diabetes. Is PeaPod in-network?

For baby...

Remember that the separate baby and pediatrician expenses may also go toward your calendar year deductible, for consideration when looking at in-network and out-of-network costs. However, you will also get a big tax deduction for having a baby! Yeah!... a small glimmer of hope in all these expenses

Pediatrician-

Circumcision- ex. Dr.Strovroff

Tongue tie revision- Ped ENT- ex. Dr.Eric Bauer

Hearing screen- ex. Ped ENT of ATL. Or, can your pediatrician do this?

Hopefully, this guide will help you nail down some understanding of your situation amidst our very complicated healthcare system! I want to assist you with whatever the best plan is for your situation, so this is homework you will need to tackle ASAP. Then, you can get on enjoying your pregnancy!