



## *Finances for Prenatal Care & 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 (MM) requires payment before any insurance reimbursement. Therefore, you will be responsible for cash payment of services.

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

- Discount for direct pay- check or ACH: **\$4,300**
- Discount for credit card payment: **\$4440**
- Discount for financing through United Medical Credit: **\$4600**

"Global care" Includes prenatal care, naturopathic consultation, call from 37 weeks, labor, birth, 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 with the homebirth contract 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 37 weeks**. If the balance is not paid, it is up to the discretion of Moonlight Midwifery LLC to agree to start call for the birth, or facilitate a plan for transfer to another practice. A sample payment schedule is given below..

**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 a cash discount if no deduction is taken when the card is processed, but it may also incur a 3% credit card processing fee.

**Insurance billing-** Moonlight Midwifery LLC (MM) is not contracted with any insurance provider. 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.

MM is 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.

You may choose to have MM work with Napier Midwifery Billing, a third party billing service to submit for insurance reimbursement. To do so, you will pay \$20 to Napier Billing to verify your homebirth benefits. If benefits may be obtained, MM will work with the biller to file a claim. To cover costs of billing, MM charges \$100 and Napier charges 10% of reimbursement payment sent to us, and the balance is refunded to you.. In case the reimbursement check is sent to you, you must agree to provide the billing fees to MM to settle with Napier. Fees must also be reconciled per law such that if you are reimbursed more than paid, the excess is due the provider. You cannot profit. MM bills insurance the undiscounted fee.

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 consultant 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 mothers and babies are designed to experience.

#### **Global fee coverage:**

Usual and customary services are included, up to: 14 prenatal visits, 2 problem visits, NST at appointments, 1 labor triage/false labor homevisit, labor care, 5 hr of postpartum care, postpartum home visit, postpartum 6wk visit.

#### **Additional expenses**

Extended services for problems in pregnancy, labor, postpartum or with baby may be billed as over and beyond the global fee. When you are choosing not to go to a hospital for a service the midwife is willing and able to complete, this is an example of an extended service that will be billed.

Other additional services are billed per cost of supplies and time.

**Payment for additional expenses and services should be rendered prior to or close to services, and will be refunded if unused** (example newborn meds if you go to hospital).

**Estimated cost for minimally required "self-pay" OB labs: \$250**

**Estimated cost for newborn meds & screening test: \$130**

**Estimated cost for 2 Rhogam injections if Rh neg: \$200**

**Estimated cost for additional problem appointments with NST or IV: \$150**

**Hourly cost of midwife & assistant for exceptionally prolonged labor/postpartum care or need to call in a second midwife: \$100**

#### **Refund Policy**

**The initial \$500 down payment is non-refundable.** It covers a significant amount of time spent onboarding a new client and reserving midwife services for a due period.

All other care is itemized and billed out according to not only in-person care (clinical rate \$175/hr), but time spent on administrative duties, at a rate of \$50/hr. An itemized spreadsheet and invoice can be provided, at end of services, with billable CPT and ICD-10 codes, but the contracted insurance biller must be hired for all insurance claims.

- Transfer of care prior to labor and before the 36wk home visit - 30% refund of your global rate
- Miscarriage after onboarding and first visit- \$500 deposit retained for managing your care, labs, US, and miscarriage followup
- Cancellation prior to first in-person visit, but onboarding completed-\$200 retained

**Transfers after 36wks do not receive a refund,** since I have reserved myself for your care and I will continue labor and postpartum support to you.

Virtual support may be provided alternatively for some situations.

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## MOONLIGHT MIDWIFERY FINANCIAL AGREEMENT

Billable Global OB fee \$6000

*Discounted self-pay rate options (choose one):*

\_\_\_ **Bank transfer (Zelle or ACH billpay)=\$4300**

\_\_\_ **Check = \$4300**

\_\_\_ **Card, credit or HSA = \$4440**

\_\_\_ **Financing with UMC = \$4600**

Deposit (\$500) is due prior to first appointment.

Subsequent invoicing is done on first of the month (ex. Zelle/G.Pay request is sent).

*Payment Plan (choose one, example below):*

\_\_\_ **Upfront & done!**

\_\_\_ **Divided evenly monthly (remainder after \$500 deposit)**

\_\_\_ **Weighted, with higher amounts in third trimester**

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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 \_\_\_\_\_