



Finances for Prenatal Care & Homebirth

Fees for Midwifery Services:

Homebirth Midwifery Care Fee: \$5000
with discounts, most clients pay ~\$4550
(average insurance refund ~\$3000, when applicable)

As an out-of-network provider, Moonlight Midwifery LLC (MM) requires payment before any insurance reimbursement. Therefore, you will be responsible for cash payment by 37wk gestation. Payment can be divided monthly and charged to your HSA or credit card.

You are making a significant investment into your birth and with Moonlight Midwifery, you are choosing a midwife graduate level education, state licensure, and years of clinical experience. Most midwives have had to raise their rates in 2022 to keep our practices sustainable.

A variable pricing structure has been implemented to be able to offer discounts.

Discounts

Price with discounts based on payment method:

- Discounted rate for “fee free” payments- check or ACH or Zelle: **\$4900**
- Discounted rate to pay in full up front with check or ACH or Zelle: **\$4850**

PLUS

Discounts for special criteria:

- History of prior vaginal birth **-\$300**
- Repeat homebirth client **-\$400**
- Active military as solo family income **-\$300**
- Third trimester transfer **-\$300**
(highest discount applies; not combined)

Financial hardship discounts (under 200% of FPL) or barbers are case-by-case and should be discussed with Crystal Bailey CNM prior to signing this financial contract.

Value of care

Professional services included in contracted cost:

Midwifery care:

- Prenatal visits
- Naturopathic visit at Wild Herb
- Drawing & ordering labs & ultrasounds
- Medical referrals to other professionals or perinatology consultations
- Birth team on-call from 37 weeks - 42 weeks
- Labor, birth, postpartum & newborn care
- Second birth professional at birth-a CNM or trained birth assistant
- Birth equipment and emergency management supplies & medications (advanced CNM level supplies)
- A second birth professional, a trained birth assistant will also be at your birth.

Other value considerations in cost of care:

Remember that years of experience and clinical standards matter in the value of your care. Certified Nurse Midwives are the only midwives practicing as licensed and regulated midwives in GA, and this can affect many aspects of your care.

- Licensure: Certified Nurse Midwife holding national certification and state licensed in GA as an Advanced Practice Registered Nurse
- Experience: Crystal Bailey CNM brings 15 years clinical experience to your birth
- Labs get drawn at your visits- no lab trips. Insurance can be billed for labs.
- Visits run on-time, no waiting. Kids & partners welcome. 1hr visit slots
- Naturopathic expertise: educated with a doctorate in naturopathy and certified through the Institute of Functional Medicine, Crystal offers natural approaches to prevention and treatments
- Professional birthworker is assisting Crystal at your birth (not a student or apprentice like other practices, though occasionally we are a team of 3, including an apprentice)
- Crystal is trained and equipped to offer a few additional induction, hemorrhage, and newborn breathing care services that other midwives are not able to provide
- Midwives only take home about one third the billed cost because of business, inventory, licensure and continuing education expenses, yet are providing up to 11 months of care and on-call 24/7 for your 5 week birthing period.
- Tax write-off (if insurance does not reimburse your fees)

Financial contract

Deposit to reserve your due date spot

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, the contract is void for midwife homebirth care. Moonlight Midwifery does not guarantee call coverage for homebirth services if the global birth fee is not fully paid. You will be referred to the hospital for labor. It is your responsibility to discuss payment plan extensions in order to negotiate agreement for the midwife to take call for your birth.

Insurance billing

Moonlight Midwifery LLC is not contracted with any insurance provider. We are 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.

MM is contracted with Napier Midwifery Billing LLC. Because of the complexity of dealing with insurance companies, we will guide you in determining your benefits and the options regarding homebirth gap exceptions. We cannot guarantee benefits or refunds. If benefits may be obtained, MM will work with Napier 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.

Financial agreement

This financial agreement reflects the high level of commitment your midwife has made to provide you with the highest level of midwifery care within the scope of low-risk pregnancies. 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. Fees can be paid anytime monthly and are due by 37 weeks when we go on-call for your birth. Unpaid invoices can result in termination of care or referral to collections agency. Credit and HSA cards will be processed through Wild Herb's Practice Better EHR, which is owned by Moonlight Midwifery LLC.

Clients applying for financial hardship discount should submit verifying documentation of household income during onboarding. Clients applying for active military discount should submit verifying documentation during onboarding.

Itemized expense details

Global fee coverage:

Usual and customary services are included in the midwifery package, 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, per usual and customary billing procedures. 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 required OB labs (if not billing insurance): \$250

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

Estimated cost for 2 Rhogam injections if Rh neg: \$180

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

Hourly cost of midwife & assistant for over 24h of in-home care: \$150

Extended travel distance >60 miles: \$150

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 or risking-out prior 36wks - 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
- Elective or other contract cancellation prior to 36wks- itemized. Must sign contract cancellation document.

Transfers after 36wks do not receive a refund, since you have reserved the practice's services for your care. We will provide what care we can outside of hospital services. Virtual support may be provided if you are in the hospital.

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.

MOONLIGHT MIDWIFERY FINANCIAL AGREEMENT

Global Midwifery fee \$5000

Discounts (select one, if applicable):

- History of prior vaginal birth -\$300
- Repeat homebirth client -\$400
- Active military as solo family income -\$300
- Third trimester transfer -\$300

Payment method (select discount):

- Bank transfer (Zelle or ACH wire)-\$100
- Personal check, Billpay check, or cashier's check - \$100
- Credit card or HSA

Payment Plan (choose one):

- Upfront & done! -\$50
- Divided evenly monthly
- Weighted (higher amounts in third trimester)

Additionalals :

- Distance >60miles +\$150

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

Mother/Client _____ (Print) _____ (sig)

Father/Partner _____ (Print) _____ (sig)

Date _____