

Circle of Life Midwifery Financial Agreement

To provide optimal care, we limit our birth schedule to 4 births a month. Circle of Life Midwifery birth care includes the following:

- Regular prenatal visits including a minimum of one home visit at 36 weeks of pregnancy
- On call for birth from 36 weeks to 44 weeks of pregnancy
- Labor, birth and postpartum care
- A minimum of 4 Postpartum visits, 3 or 4 of which are in your home

It is understood that you are paying us to be on call day and night and for our skill and knowledge providing pregnancy and birth care as well as in knowing if and when to refer to a medical doctor or hospital.

The entire birth package fee is \$3500. **If you opt to take advantage of our early payment discount by paying your entire balance by 30 weeks of pregnancy, the fee is reduced to \$2400; if you pay by 36 weeks of pregnancy, the fee is reduced to \$2800.** If your payment is made at your due date by you (the latest you may pay) or after the birth by your insurance company, the fee is \$3500. In addition to the basic fee, other costs (*optional choices indicated by **) may be incurred if insurance does not cover them, including, but not limited to:

- \$30 - 180 (approx.) Prenatal blood work-up
- \$39 Birth kit (home supplies)
- \$30 Inflatable birth tub*
- \$65 Group B Strep lab fee*
- \$125 Rhogam injection postpartum, if needed*
- \$75 Pap smear lab fee*
- \$150-295 Ultrasound*
- \$19 Individual tub liner for use of our inflatable tub*
- \$20 Rh screening of newborn - lab fee, if needed*
- \$75 Gestational Diabetes lab screen*
- \$27-54 for 1 or 2 Neonatal screening tests*

For those clients who are self-paying: In addition to the initial payment of \$500 (which includes a \$125 initial prenatal fee) and the \$75 prenatal fee at each appointment, we encourage that regular monthly installments be made and if opting for the early payment discount, completed by the 36th week of pregnancy. Should a decision be made to discontinue service before 36 weeks or it becomes medically necessary to transfer care, the \$500 initial payment plus \$75 per each prenatal visit will be retained.

All fees may be paid by credit card through PayPal online (account email pamela.midwife@gmail.com). There is a fee of 3% of each charge for this service that should be added to your payment total.

For those clients with private insurance: To verify that your insurance covers our services, we will provide you with a form that outlines questions you should ask when inquiring about benefits. If benefits cover our services, Larsen Billing will submit a bill for the initial prenatal visit at \$125. Because insurance companies rarely reimburse promptly, as small providers, we request an initial payment of \$500 to hold a place on our schedule plus, at least, \$75 per prenatal visit.

You are also requested to pay the remainder of the birth fee by the 36th week of pregnancy. If that is a hardship, please ask us to discuss other arrangements.

After the birth, Larsen Billing will send a statement to your insurance company for all rendered services. If your insurance company reimburses our full fee we will refund to you the amount you paid less a billing fee (which is currently 6% but may increase during your care) not to exceed \$2800. Should they pay less, you are responsible for the balance plus the billing fee charges. If your insurance company states that they do not pay for homebirth services with a Licensed Midwife, it is sometimes wise to bill them anyway, as many do go on to pay our fees. In this case, our billing service is willing to submit a bill for a fee, paid by you, of \$50.

We want you to understand that when we collect from our clients, we bundle all services into a \$3500 package fee (unless opting for the early payment discount at \$2800). However, when we bill insurance, we itemize everything. It's possible that we will end up

billing your insurance company for more than \$3500. We have the right to accept reimbursement from them that exceeds our package fee. You are responsible for paying us enough to ensure that our minimum reimbursement is \$3,500 (unless making an early payment), regardless of insurance reimbursement. If your insurance denies your claims, you will be responsible for paying us the entire package fee.

Financial Contract

- I/We understand that if medical transfer becomes necessary prior to 36 weeks of pregnancy, Circle of Life Midwifery will refund any monies we have paid less the \$500 retainer and \$75 per prenatal. I/We understand that this arrangement will be the same if either party chooses to discontinue services.
- I/We understand that in the event that medical consultation or transfer becomes necessary at or after 36 weeks of pregnancy, midwifery care will continue as appropriate including accompaniment to the hospital. The midwife(s) will provide emotional support and serve as a liaison with medical personnel so that your wishes can be met as closely as possible. The midwives full fee is charged and no refund will be made. The usual postpartum care will be provided. Charges for services at the hospital are the responsibility of the clients.
- I/We understand that if billing insurance, the bill will be itemized individually and it may come to more than the stated fee. I/We accept that Circle of Life Midwifery may receive up to or more than \$3500 from our insurance company.
- I/We will be responsible for paying any fees charged as outlined including the billing fee to (currently 6% , but may increase to 7% by the time insurance is billed.)
- As each birth has its own timing, on very rare occasions, the midwives may arrive a few minutes after the baby is born. This can occur if the birth happens quickly. In that event, no refund is made.
- With some clients, bartering of services or products may be arranged for a portion of midwifery care. In the event of termination of midwifery care, or a medically necessary transfer of care, all services or products bartered to that point will not be returned or refunded.
- I/We understand that failure to fulfill these financial arrangements as agreed upon could result in the termination of midwifery service by Circle of Life Midwifery.

Please include below a payment schedule that best works for your family. Keep in mind that a \$500 deposit is required at the first prenatal appointment and \$75 is expected at each subsequent prenatal visit until the full fee is paid.

Client Signature

Client Signature

Pamela Hines-Powell, Circle of Life Midwifery

Date