



MIDWIFERY FINANCIAL AGREEMENT

Midwifery Service Fee

Upon the signing of this contract/at the first appointment, a non-refundable retainer fee of \$550 is required to initiate care, which will be credited towards your total balance due. The total global midwifery fee includes all services mentioned in the Midwifery Services Agreement. Free Spirit Llc. offers payment plans with the expectation that the balance is paid in full by 36 weeks' gestation or midwifery services may discontinue. Free Spirit Llc does not offer payment plans that extend into the postpartum period. For clients who wish to pay their global midwifery fee up front (at the first prenatal), we offer an upfront payment discount of 5%.

Birth Center

The total midwifery fee for planned delivery at the community birth center is \$7000 and includes everything mentioned in the midwifery service agreement. A travel fee may be applied for the 24-48hr postpartum home visit if the client's home is more than 40 miles from the center. Travel fees are >40miles is \$200, >60miles is \$300. If the client wishes to stay beyond 6 hours postpartum due to exhaustion or long travel time home, clients may stay until their 24hr postpartum check is performed for an additional \$200. It should be understood that during this extended stay we are not actively monitoring or caring for clients, but all other amenities are still available.

Homebirth

The total midwifery fee for planned homebirth is \$7000 plus a travel fee based on mileage and includes everything mentioned in the midwifery service agreement. Travel fees are \$100 for <40miles, \$200 for >40miles, \$300 for >60miles from the center. This travel fee is applied twice, one for the birth and one for your 24-48hr home visit.

Additional Costs May Include: Homebirth kit (\$50+), complicated lab testing fees, anatomy scan ultrasound or problem ultrasounds and other contractors such as a labor doula or independent childbirth classes, collaboration for medical needs (such as a physician consultation), medications or elective testing/screenings.

Accepted Payments

We accept most forms of payment including cash, credit, check, ACH and HSA, however, payments made by credit card do have a 2.69% processing fee. If it is helpful for the client, we do have the ability to set up automatic payments for ACH and credit cards.

Late to care (Hired after 32 weeks gestation)

Breakdown of fees are calculated based on how many prenatal visits may be achieved before an estimated due date. All on-call/birth/postnatal fees remain the same. Labs may also be priced differently based on what has been done by a previous provider. There are no upfront discounts available for those past 32 weeks' gestation.

Refund Policy

If care is discontinued prior to 32 weeks gestation, the following fees are retained: \$550 non-refundable deposit, \$150 per antenatal visit and \$1000 on-call fee after 28 weeks. If a refund exceeds \$1000, that refund may be issued in payments of \$500-\$1000/month until the client is refunded in full. If the client discontinues care after 32 weeks' gestation, there are no refunds. If a client's pregnancy becomes classified as 'high-risk' after 32 weeks gestation, midwifery care may continue in collaboration with a physician and birth support may consist of 24/7 access of communication with your midwife for any questions, comfort ideas or recommendations. All postpartum and newborn services continue as planned once a client is discharged from the hospital. Clients should understand that they are paying for Midwifery care and not the guarantee of an out of hospital birth. If the midwife does not arrive in time for the birth due to a quick birth or the client delaying notification of labor, fees will not be refunded and any balance on the account continues to be the responsibility of the client.

Insurance Billing

We are not in-network with any insurance companies and do not bill insurance for any of our services. If you believe that your insurance has benefits that will cover a portion of your midwifery service fees, after services are rendered (6 weeks postpartum), a super bill can be created upon request. Clients can then submit the superbill to their insurance company to apply for reimbursement. Each insurance company has their own accepted fee amounts for services and may have their own form that needs to be filled out for reimbursement purposes. It is the client's responsibility to retain this form, and your Midwife may help you fill out appropriate information. Your Midwife cannot guarantee what an insurance company will reimburse you for out-of-network services.

A FULL COPY OF THE MIDWIFERY SERVICE AGREEMENT IS AVAILABLE UPON REQUEST AT HEAVENSENTHOMEBIRTH@GMAIL.COM