



## Financial Agreement

Our work as midwives is much more than a job, but the reality is that in order for us to be available 24 hours a day to be at your labor and birth, and to be accessible to answer questions and address concerns, we need to be paid in a timely and dependable manner for the care we provide.

We do not want to have to talk about money after the birth, when you will have other expenses and when you are understandably and appropriately, focused on the baby and don't want to think about paying bills for services already rendered. **Therefore, the fee for your care must be paid in full by your 36-week visit (this includes any barter/trade arrangements).** We realize meeting the expense will take planning for most families. Therefore, it is important that we have a clear and accountable financial plan developed at the beginning of your time in care.

**The global fee for midwifery care is \$3000.00.**

### Midwifery services include:

- 24 hour availability of a midwife throughout pregnancy and postpartum period.
- Prenatal visits with a midwife, including a home visit (normal scheduling is monthly for the first 30 weeks of pregnancy and every two weeks from 30 weeks to birth)
- Labor and birth support
- Newborn exam
- Immediate postpartum care
- Breastfeeding support
- Postpartum/newborn home visit(s) during the first week postpartum
- Follow-up visit approximately 6 weeks postpartum
- One initial Maya Abdominal Massage

**If you have health insurance with maternity benefits, you are still expected to pay the full fee by 36 weeks.** You will be reimbursed accordingly once the claim is paid by your insurance company. We cannot bill for any services until after the birth and it can take several months for the claim to be paid. Due to the volume of our practice, we cannot accommodate this long delay in payment for our services.

After the birth we can file the claim for you through our billing service. We are non-participating providers for most insurance plans so your level of benefit will be less than if using an in-network provider. Typically this means that you will have a deductible that will need to be reached and then insurance will reimburse at some level of coverage which is less than 100%. If we can negotiate in-network authorization prior to the birth then your reimbursement will be much higher. If you have a plan that allows us to request in-network authorization, we will do so as soon as you begin care.



## Payment Plans

Below are three payment plans for you to choose from. We accept cash, check and through our website credit card payments via PayPal (add 3% processing fee). Please review these options and fill out the accompanying financial agreement based on what you decide, or we can fill it out together at your next visit.

### Plan A

- \$600 deposit at initial visit
- \$600 payment at 20 weeks of pregnancy
- \$600 payment at 28 weeks of pregnancy
- \$600 payment at 32 weeks of pregnancy
- \$600 payment at 36 weeks of pregnancy

### Plan B

- \$500 deposit at initial visit
- \$500 payment at 20 weeks of pregnancy
- \$500 payment at 26 weeks of pregnancy
- \$500 payment at 30 weeks of pregnancy
- \$500 payment at 34 weeks of pregnancy
- \$500 payment at 36 weeks of pregnancy

### Plan C

- \$500 payment at initial visit
- \$250 payment at each appointment
- Balance due at 36 weeks of pregnancy

Please let us know if you would like to discuss a barter arrangement for partial payment of fees.

Thank you for your commitment to pay for your care so that we can continue to provide services to mothers and families as midwives. We look forward to working with you!