



## FINANCIAL AGREEMENT

I agree to the following financial arrangements:

### BASIC MIDWIFERY FEE

The basic midwifery fee of \$3500 includes:

- Regular prenatal care (1 visit per month up to 32 weeks, then every other week until 36 weeks. After 36 weeks, and until birth, visits are scheduled every 7-10 days.)
- Each visit is up to 90 minutes hour long, and typically includes discussion of normal pregnancy changes and discomforts, fetal development, clinical assessment of maternal and fetal well-being (vitals, urine dip, fetal heart rate, etc.), informed choice for various prenatal screenings and discussion of birth plans, and starting at 20 weeks, Arvigo Techniques Maya Abdominal Massage.
- One prenatal home visit at 36 weeks of pregnancy, as well as home visits on or near days 1, 3 and 7 postpartum.
- 24 hour availability of a midwife throughout the pregnancy and postpartum period.
- On-call availability for births after 37 weeks.
- Experienced birth assistant to attend birth
- Postpartum visits up 8 weeks after birth.
- Birth tub.
- Breastfeeding support.

### ADDITIONAL FEES

The following fees which clients may incur are not included in the Basic Midwifery Fee and must be paid at the time of service. Some of these services will be billed separately by other healthcare providers.

- Lab services such as blood work (may include blood typing, routine labs, genetic screening) prices vary depending on test
- Diagnostic imaging such as ultrasounds, amniocentesis, etc. \$150-500+
- RhoGAM injections (about \$150 per dose)
- Consultations or visits with other healthcare providers as necessary
- Pap smears or other Well-Woman care



- Birth kit and supplies \$100
- Returned check fee of \$25

On rare occasions, a pregnancy related condition may arise that would require added persons to provide professional expertise and support during the pregnancy, birth and postpartum period. The Basic Midwifery Fee does not cover the the added cost of additional personnel. In the event that additional people are needed during care, an additional fee of \$500-1000 will be added to the Basic Midwifery Fee.

#### PAYMENT SCHEDULE

Nine Moons Midwifery accepts cash, personal and bank checks for payment. The following schedule is to help insure that payment occurs in a timeframe that allows me to be able to midwifery care to my clients.

- \$500 deposit due at initial visit
- \$500 payment due at 16 weeks
- \$500 payment due at 20 weeks
- \$500 payment due at 24 weeks
- \$500 payment due at 28 weeks
- \$500 payment due at 32 weeks
- \$500 payment due at 36 weeks

**The full midwifery fee of \$3500 will be paid in full by 36 weeks of pregnancy.**

Nine Moons Midwifery, LLC (NMM) understands that individual budget considerations exist, please let me know if you need an alternate payment schedule a revised agreement will be drafted. If a new agreement is signed, all payments for midwifery service fees are expected in full by no later than six months after birth. An alternate payment schedule will not be considered without a written arrangement with Nine Moons Midwifery, LLC.

**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. It is customary to not bill your insurance company until after the birth and it can take several months for the claim to be paid. Due to the volume of this practice, we cannot accommodate this long delay in payment for our services.

#### INSURANCE COVERAGE

If you believe that your health insurance company will cover part or all of the fees for your care, Nine Moons Midwifery, LLC will bill your insurance company or health carrier for you. When NMM bill clients directly we standardize all services into a \$3500 midwifery service basic fee. However, when NMM bill insurance and health carriers, we itemize services in accordance with the insurer's customary claims payment schedule. NMM may bill your insurance company for the following services related to your care including, but not limited to: Initial visit, OB global fee which includes prenatal care and the delivery, birth assistance, supplies, newborn exams/well-baby visits and postpartum visits. Please note that NMM will see your baby six times in the first weeks of life. These will be billed to your insurance plan as well-baby visits. You may want to check your insurance policy to see if there is a limit on number of well-baby visits that are covered. Due to repeated claims processing and tracking expenses, it is more costly to bill insurance than it is to collect directly from clients.

The client is responsible for paying Nine Moons Midwifery, LLC enough to ensure that the minimum reimbursement is \$3500 for midwifery services regardless of insurance reimbursement. If your insurance denies your claims you are responsible for paying us the entire midwifery service fees. If your insurance company pays, and we find that we have overcharged you, we will refund you accordingly. If the insurance assigns a patient responsibility that exceeds what we have collected from you, we will bill you for the deficit.

If your insurance company reimburses you directly you agree to reimburse us immediately. Nine Moons Midwifery, LLC will determine how the reimbursement should be sent to us, and how much, if any, is yours to keep. Simply put, if you receive a check from your insurance company from a bill for our services, it is intended to pay us for our services.

#### REFUNDS

Occasionally, situations arise prior to 37 weeks, warranting transfer of care to to a hospital/other medical provider. If Nine Moons Midwifery, LLC continues to provide care



after this point, full fees will be charged. However, if care is discontinued with NMM prior to 37 weeks, the client will be charged \$150.00 for each prenatal and postpartum visit. Clients who wish to retain NMM for doula services, \$1000 will be charged for this service.

*A refund will not be given in the rare situation that Nine Moons Midwifery, LLC misses a birth.* The timing of birth is unpredictable, and while your midwife is on call for your birth after 37 weeks, in the cases of a fast birth or other conditions beyond the midwife's control (traffic, inclement weather, road closures, etc.), she may not be present for your birth.

If a client transfers care after 36 weeks of pregnancy, or transports to the hospital during or after labor and birth, the full fee is charged. Nine Moons Midwifery, LLC can not guarantee that birth will occur where the client had initially intended. Great consideration is given to maintaining the safety and well being of mother and baby at all times. In the event of a transfer or transport of care, NMM will gladly attend the birth as doula support and provide advocacy for the family.

#### AGREEMENT AND DISCLAIMER

I have read and understand the above information concerning financial arrangements with Nine Moons Midwifery, LLC. I agree to fulfill my financial obligations as outlined above. Failure to pay fees in a timely manner may result in termination of care with Nine Moons Midwifery, LLC.

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client's Name (please print)

\_\_\_\_\_  
Partner's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Partner's Name (please print)