

FEES AND INSURANCE

Fee

My fee for all included maternity services is \$3500.00. I give a 20% discount of \$700.00 to all ***cash-pay clients** who pay by the end of their 36th week of pregnancy.

*I define **cash pay** as a client who has no health insurance coverage OR has health insurance coverage but pays all co-pays in advance (by the end of your 36th week of pregnancy) and I file for the balance due from your insurance company.

I also offer discounts based on the following (please contact me for details and a determination of exact fee:)

- Income under \$40,000 per year
- Number of children at home
- Choice of office or home visits

I also offer an early pay discount from your bottom-line fee of **10%** if paid by your **30th** week of pregnancy.

Most cash-pay families can expect to pay anywhere from \$2000.00 - \$2800.00, depending on discounts and choices. If you have health insurance your out-of-pocket expenses will vary depending on the coverage that you have.

All of my clients receive the same quality of care no matter what their final fee is.

Billing

Occasionally I will agree to a payment schedule beyond the 36th week of pregnancy. However, the 10% cash pay discount will be forfeited. Please contact me if you want more details on billing.

What it covers

My maternity services fee covers all of the following:

- All prenatal visits, phone calls, and email consultations.
- Routine prenatal blood tests
- Home Birth Preparation classes
- All care during labor, birth, and the immediate postpartum period
- Newborn exam and follow-up well-baby care up to age 6 weeks
- All maternal postpartum care (PAP smear available for an additional fee)

What it does not cover

- The fee of a qualified birth assistant, if needed (Usually I will have another midwife assist; however, I will sometimes work with an advanced apprentice, if available, at no charge to you. I require that any assistant be certified in CPR and neonatal resuscitation.) Most midwives charge \$200.00 - \$300.00 to assist.
- Ultrasound (if you choose or need is determined.)
- Necessary or desired lab work beyond my basic prenatal blood tests
- Fees of other health care providers or hospitals, if needed
- Birth (Exercise) ball - I like all moms to buy one to use during pregnancy and for labor. (\$10.00 - \$25.00)
- Birth supplies (these usually run about \$70.00 - \$80.00)
- A facility fee if you choose to birth in a birthing center

Other:

If you live more than 40 miles from me a distance fee may apply.

Payment in full is expected by the end of your 35th week of pregnancy. I accept credit card payments through Pay Pal.

I will be happy to discuss a payment plan with you that we can both agree upon. Please don't hesitate to discuss this with me.

Insurance

Most insurance companies will cover the services of Licensed Midwives in Texas. However, because midwives are not "in-network" providers the claim procedure is often lengthy and usually requires re-filing of the claim many times. I work with an insurance billing company. If you can be pre-certified and we get an agreement for coverage then I will accept your insurance. Any deductible and co-payments must be made by your 36th week of pregnancy. Without pre-certification from your insurance company I will require payment of my full fee up front, and we will file a claim to get you reimbursed.

MEDICAID

Currently, Medicaid does not cover the fees of Licensed Midwives in the State of Texas. I am committed to helping midwifery care be available to all women, regardless of income status. I accept a limited number of clients who are on Medicaid at a special reduced fee. Please contact me for more information on eligibility and fees.

For more information contact me by phone or email at: midwifervices@gmail.com

Please note - my fee and what it includes is subject to change. Contact me for an exact determination of your fee.