

GVHH Financial Agreement & Policies

Last Updated August 29, 2022

I believe in being straightforward and upfront about money matters. I am the primary breadwinner in my family, and I owe it to them to ask for adequate compensation for my services. The role of supporting women and their families through the childbearing process is a calling to me, and I have worked long and hard hours over a period of many years to qualify myself to serve in this way. I love helping people navigate this amazing rite of passage. No matter how many births I attend, each one still feels like a privilege to participate in and witness. I thank you for considering Grand Valley Holistic Homebirth for your midwifery care.

Money is merely an exchange of energy. In order for my midwifery practice to be sustainable I need my community to support my work with adequate compensation. I do not ask for more than is fair for my services and I am happy to negotiate a lower fee for those truly in need.

This document explains:

1. Which services are covered/Which services are NOT covered
2. GVHH financial policies
3. A contract which we will negotiate together and then sign.

Global Midwifery Fee Package is \$6000.00

Global Midwifery Fee Covers:

A full schedule of prenatal visits

- including 2 chiropractic/wellness visits and 2 lifeline coaching sessions if desired
- Routine Lab Fees (OB panel, GDM testing, CBC checks, GBS testing, etc.)
- Home visit at 36-37 weeks

Home Prenatal Care Kit

A copy of "Birthing from Within"

A registered midwife & at least one trained assistant at your labor and birth

Emergency birth kit

Delivery pack/birth kit

Water birth tub and equipment

Postpartum Care

- 1-2 home visits
- Newborn care for first 6 weeks
- Postpartum office visits (as desired) up to 6 weeks
- Newborn exam and newborn screenings (blood spot, CCHD)
- Keepsake footprints and commemorative birth certificate
- Basic Breastfeeding assistance for 6 weeks
- State birth certificate submission

Global Midwifery Fee DOES NOT Cover:

- Any additional labs you want or need (DNA testing, etc.)
- Ultrasound fees
- Ambulance, hospital or physician fees in case of transport
- Vitamins, supplements, herbs you purchase through GVHH

GVHH Financial Policies

Policy: Payment Plan

Together, we will work out a fee for our services and fill out a payment contract. I expect to be paid according to the fee schedule we decide on together and sign below. I accept payment by cash, check, and United Medical Credit (ask for more details). I am willing to work out a financial agreement that includes trade. **Payment is due 4 weeks before your baby is due (36 weeks)** unless we work out a different arrangement ahead of time. I offer a \$100 discount for completing payments at or before 34 weeks.

Policy: Beginning care late in pregnancy

Starting with me late in care is more challenging because I need to get all of your prenatal care up to date and establish a working relationship with you. Because having less time to work together adds extra work and inconvenience for us, I would rather see you sooner than later. If you provide proof of prior prenatal care, I will pro-rate my fee \$75 for each prenatal visit and \$100 for your lab results. Other than those exceptions my fee remains the same.

Policy: Midwife misses the actual birth

There is no refund offered if the midwife misses the actual birth. We work as a team to ensure that someone is there no matter what, and will do our very best to be at your birth with a full team. If unforeseen events prevent the midwife from being present (such as injury or illness) I will send a backup midwife (who will need to be paid). If birth is precipitous (unexpectedly fast) and no one is able to be there in time, I will coach you over the phone, and get there as quickly as possible. An unexpected unassisted birth can be frightening, but the baby is usually fine. The highest time of danger for the mother is just after the birth, when there is the risk of postpartum hemorrhage. I will get there as quickly as possible to manage the immediate postpartum period, examine your newborn, clean up, and establish that everyone is healthy and safe. It typically takes about 3-4 hours after the birth for us to finish up and leave. After the birth I will make 2 home visits during your postpartum period, and then see you for as many office visits as desired up to 6 weeks postpartum. Missing the birth itself is frustrating and unfortunate for everyone, but not less work for the midwife, and not refundable.

Policy: Refund for Transfer of Care

There is no refund guaranteed after 36 weeks. When you sign up with us for midwifery care, I am reserving a window of time for your birth during which I limit how many clients I have due, and during which I am on call for your birth. For this reason, if you transfer care from me AFTER 36 weeks, I will expect to still be paid and/or retain our agreed upon fee (per the contract below), to cover prenatal care and offset the loss to the business that occurs from turning away other potential clients. During the birth, if you need to transfer to the hospital, my policy is to accompany you as a doula, then continue to offer you postpartum care after the birth. If you transfer care to another provider BEFORE 36 weeks, I can itemize your care and refund your money, minus the office visits, lab fees, supplies used and a non-refundable retainer fee of \$1000 or 20% of total agreed on fee, whichever is greater.

Policy: Travel fees

I expect you to come to my Grand Junction office for prenatal care visits. I will make one trip to your home, regardless of distance, between 35-37 weeks. After the birth I will make at least one more trip to your home for postpartum visits. Those travel costs are worked into the global midwifery fee.

Policy: Insurance

Insurance companies do not typically pay for home births, but you will have to check your particular insurance. If you are a member of a health cost sharing program such as Samaritan Healthshare or Liberty Healthshare, I AM eligible to be paid by them. Insurance typically covers your Ultrasound, and I will point you to the best deals in town for cash pay.

Medicaid covers some of the lab work I order during your pregnancy. Filing insurance claims for reimbursement of out-of-pocket costs for our services is the responsibility of the client. Some insurance companies will reimburse you or count your expenses against your deductible, while others will not. I am happy to provide a superbill for you to give your insurance company.

Policy: Financial Need

I understand financial challenges happen, and I never want a lack of money to keep a client from obtaining high quality midwifery services. I offer a sliding scale (as low as \$3,600) for clients struggling with significant financial challenges. Midwifery care is typically less expensive or equivalent to a co-pay with your insurance at the hospital, but when you don't have private insurance Medicaid will pay for your birth at the local birth center (Bloomin Babies) or in one of the local hospitals (Community Hospital and SCL Health/St. Mary's) If you feel that my fee is more than you can handle

1. Discuss your situation with your partner/spouse.
2. Decide what you CAN afford and/or a payment plan that will work for you. Consider offering a partial trade for a service you can offer. Do you grow a garden, keep bees, sew, teach music lessons, mow lawns, develop apps or other software, build or paint furniture, clean houses, weed? I am a busy person with my time stretched thin, so I can probably make use of your skills! I am especially fond of carpentry trades.
3. Talk to me and propose a payment plan for us to negotiate with you. Midwives helped me find a way to pay when our situation was super challenging and our resources were slim. I'm happy to pay that forward when needed.

Payment Contract

We, _____ & _____ have assessed our income and our ability to pay for midwifery care. We have had an opportunity to negotiate price with the midwife and agreed upon the total fee of

\$ _____

Minus

☐ \$100 discount for paying by 34 weeks

☐ \$ _____ Partial Trade

= \$ _____ (Total Fee)

We agree to the following payment arrangement:

- ☐ 20% down payment of \$ _____, with remainder of \$ _____ paid by 34 weeks. At least \$150 will be paid at each prenatal visit. Downpayment is non-refundable.
- ☐ 20% down payment of \$ _____, with remainder of \$ _____ paid by 36 weeks. At least \$150 will be paid at each prenatal visit. Downpayment is non-refundable.
- ☐ Payment of \$ _____, paid through United Medical Credit within 6 weeks of beginning care. 20% of total fee is kept as a non-refundable downpayment.
- ☐ Monthly payments of _____ for _____ months. 20% of total fee is kept as a non-refundable downpayment.
- ☐ Written details of any trade/barter we have agreed to:

We understand that after 36 weeks gestation, the midwife is fully retained for her services. If any medical situations arise during the intrapartum or postpartum period requiring the mother or newborn to be transported to the hospital, we will not be entitled to a reimbursement, and any refunds made after this date are solely at the discretion of the midwife. We understand that midwives cannot guarantee that circumstances will always allow for birth to occur at home, or that physician and/or hospital care will not be necessary for the mother or newborn following the birth. The midwife will have performed her services regardless of any such medical emergencies and must be compensated for her services. We have read, discussed and understand the above written financial policies, and agree to adhere to the above payment contract.:

Client _____ Partner Initials _____

Date _____ Date _____

Midwife _____ Date _____