



## FINANCIAL INFORMATION

Our rate for comprehensive care is **\$7,500**. This fee must be paid in full by the 37th week of pregnancy. We do not accept private insurance or medicaid. We do work with a professional biller who can submit a claim to your insurance company after your birth to try to get back the best possible reimbursement. Reimbursements all depend on what your insurance policy allows.

Our offerings include but are not limited to:

- Prenatal visits
- Lab collection
- Daily phone/text availability -- becomes 24/7 availability starting at 37 weeks
- Up to 5 weeks of your midwives being on call for you starting at 37 weeks
- In home labor & delivery
- Use of herbs, medications, medical equipment, and other supplies
- Hospital transport facilitation in the event it is necessary
- A home birth education course
- Birth tub service
- 2+ hours of immediate in home postpartum care
- Suturing of first and second degree lacerations
- Initial newborn assessment
- Filing of newborn birth certificate and registration of social security card
- 6 weeks of scheduled postpartum care
- Biophysical profile ultrasound with Sonohope Imaging or Cherished Image should pregnancy continue beyond 41 weeks

Fees accrued for lab processing and out of office procedures are not included in the cost of care. Labs run between \$150-\$450 depending on tests needed. The anatomy scan ultrasound is around \$250 at Sonohope Imaging and Cherished Image, or around \$350-400 at UF Health. Insurance may be used to cover labs and ultrasounds.

First payment is due at your **first** prenatal visit. The minimum amount for this payment is \$1,000.

**Discounts:**

- Payment in full at first visit will be given a discount of \$250.
- For clients who transfer in after 28 weeks, a \$500 discount will be given.
- For clients who transfer in after 36 weeks, a \$1000 discount will be given.

**Refunds:** Refunds may be given under certain circumstances. The circumstances may include transferring to a different provider for personal or financial reasons, transfer of care due to medical reasons that risk you out of a home birth, moving away, etc.

Refund policy:

- Antepartum transfer (transfer of care before the onset of labor):
  - If you transfer out of care **before 37 weeks**, the remainder of the fee will be refunded after taking out \$2000 for entry-to-care & administration fees, \$500 for the first prenatal appointment, and \$250 for each subsequent prenatal appointment received.
  - A refund of \$1500 will be given if you transfer out of care **after 37 weeks**. After 37 weeks, we both dedicate time on call for you which has to be accounted for in the amount of refund given.
  - A refund of \$1000 will be given if transfer is due to pregnancy going **past 42 weeks gestation**. From 41-42 weeks, extra visits & care are provided in an attempt to get labor started and this is accounted for in the amount of refund given.
  - If not paid in full at time of transfer, the amount still owed will be deducted from the total refund. If the amount owed by the client exceeds the refund, an invoice with the new total due will be sent, due immediately.

Refund policy if your pregnancy is less than 37 weeks:

- Refund amounts are calculated based off of the full fee owed. If payment has not been made in full,
- A prorated amount will be calculated to discern the amount of the refund given. We will charge \$500 for the entry to care fee, \$1500 for an administrative fee that includes concierge service for home visits, phone/text availability, lab collection, home birth class, etc. The first prenatal visit will be charged at \$500, each subsequent prenatal visit will be charged at a rate of \$250.
- **Intrapartum Transfer** (transfer of care during labor/immediate postpartum): No refund will be given. Although we will do everything in our power to ensure

your ideal home birth, no guarantee can be given that the birth will occur at home or that a transfer of care will not be necessary. You hire us as your care providers to assess the safety of delivery/postpartum recovery at home, and great consideration is given in the decision to transfer care to the hospital. If we decide at any time or for any reason that a transfer of care is necessary to ensure the safety of you or your baby, we will not offer a refund. In the rare case that the birth occurs too quickly for the midwife to make it to your home, no refund will be given. The midwife will still provide postpartum care, newborn assessment, and filing of birth certificate in the event of a fast birth.

**Payment plan:** Payment in full is due by 37 weeks of gestation. The first payment is due at the first scheduled prenatal appointment, and the minimum payment at this visit is \$1,000. Payments can be made monthly or in large installments, we are flexible with what works best for you as long as the total fee is paid off by the agreed upon time.

- **Late fee** of \$100 per month for payments extending beyond the agreed upon payment plan.

**Payment Options:** We send out monthly invoices to your email.

- You are able to pay via:
  - Direct deposit from your bank to ours.
  - Credit / debit cards with an additional transaction fee of 2.9%
  - Cash
  - Check
- **Information on the billing service**
  - We refer all insurance billing out to Birth Professional Billing. This is a completely separate service, we simply refer clients to this company & they handle all of the billing. They take a percentage of the return as compensation for the billing services.
    - Website: [www.birthprofessionalbilling.com](http://www.birthprofessionalbilling.com)
    - Email: [birthprofessionalbilling@gmail.com](mailto:birthprofessionalbilling@gmail.com)
  - Every insurance policy varies in their reimbursement policies. After your birth, we will send the biller a form with the information needed for them to file your claim.
  - To get info on your insurance benefits both in & out of network, you can fill out the Verification of Benefits form on the billing website and the billing company will get back with you promptly.
  - To get the best possible return, follow the instructions provided by the billing company to apply for a gap exception.
  - Reimbursement can take weeks or months after the birth has occurred depending on the insurance company.