

Financial Agreement for Homebirth Services
My Birth By Design
Jennifer McFarland CD(CBI), CIBI, Midwife

Free consultation visit

We offer a free consultation visit at our office to discuss our practice and your needs, expectations and questions. **No clinical care is given at this time.** Please let us know if you want a consultation visit.

FEES

Prenatal Care, Care during Labor and Birth, and Postpartum Care \$2000. Home visits are an additional 20 dollars each for gas and travel, with the exception of the 36-week visit, and are available to a limited geographical area.

Most clients pay via check, cash, or money order. Receipts are available upon request. All monies are recorded in your chart on your client balance sheet the day it is received. **Whatever method is chosen for payment, the agreement must be in place prior to the 2nd prenatal visit or the 37th week of pregnancy, whichever is earlier, and must be agreed upon by both parties.**

We will be happy to supply you with an invoice with global billing codes for you to submit to your insurance company. However, be aware that at this time Insurance companies are not required to pay for homebirth services in the state of Pennsylvania. Some will cover all or part of your bill, but we cannot guarantee that result.

Our fee does NOT include labwork, assistant fees, birth kits, physician visits, ultrasounds, or other testing or expenses listed below. All lab fees must be paid at the time of service. If these tests are performed at a doctor's office, hospital or other outpatient center, that office will request payment at the time those services are rendered or may bill you. We make every effort to limit lab and diagnostic tests unless we feel they are truly necessary to ensure safety for you and your baby.

TO RESERVE OUR SERVICES:

If you are less than 7 months pregnant, a \$250 non-refundable deposit is required. If you are more than 7 months pregnant, a \$1000 non-refundable deposit is required at the initial visit and the remainder of the payment is due by your 36 week of pregnancy. We do not give discounts for clients transferring to our care later in their pregnancy.

Approximate routine expenses NOT included in our \$2000 global maternity fee:

(We will explain all tests and will consider individual needs of clients)

Initial labwork \$190

Birth Kit \$70 (this is a required expense)

Third trimester labwork \$90

Newborn labwork Free - \$75

Postpartum labwork \$ 65

Pap smear \$ 65- \$180

Childbirth Education classes \$75-\$295

Midwife's Assistant fees \$150 - \$400 (some assistants do not charge, but it is always nice to offer them a gift)

Waterbirth Tub Rental \$150 - \$250

Approximate costs for special expenses (only if necessary):

Ultrasounds: Level I (basic) \$100-400; Level II (extensive) \$450-1200

Physician visits \$125-350

Mother is Rh- \$160-325 for Rhogam injection

Newborn blood typing/ Antibody screens \$60-95

Urine tests (C&S) for infections \$33-55

Vaginal cultures for infections \$41-62

Genetic Screening \$250-1500

WAYS TO HELP PAY FOR YOUR HOMEBIRTH

_ **Insurance-** It is always worth trying if you have a PPO. Some will readily pay, others can take some convincing, but persistence often pays off.

_ **Pre-Tax Medical Savings Accounts-** Many employers offer reimbursement account to allow you to have pre-tax savings on medical costs that are not covered by insurance. Ask your employer.

_ **Loans-** Explore low interest loans, interest free credit card advances, or loans from family.

_ **Tax Refunds**- If you get one, this can help to ensure that your little one has a gentle entrance.

_ **Baby Shower Gifts**- Some of our moms have asked for contributions toward a peaceful homebirth rather than traditional baby shower gifts. In fact, moms have paid for it all this way!

_ **Reducing overall spending**- Many families have little extras that can be reduced for some big savings. Food is often one of the biggest expenses. Consider growing your own produce in the warm months and freezing for the cold months. Some organic dry goods can be bought in bulk from Amazon.com with free shipping (look for coupons). You might save money by joining a local CSA. And look at other areas where you are spending such as dining out, ATM fees, etc.

My Birth By Design Homebirth Services Financial Agreement for Our Services includes:

- Attendance of your homebirth
- Pregnancy Testing by Urine
- Pregnancy & Nutritional Counseling
- Prenatal Screening & Prenatal Visits (as outlined in the Practice Guidelines)
- Home Birth & Neonatal screening
- Breastfeeding Instruction & Support
- Birth Supplies & Equipment supplied by Midwife
- Suturing of Perineal Tissue, if needed up to a 3rd degree laceration
- Postpartum Care for approximately 6 to 8 weeks after birth
- Electronic, Phone, or Postal Communications

Other Services Available:

- Basic Fertility Counseling
- Birthing Support in Out of Home Facilities
- Pregnancy and Birth Photography

My Birth By Design will provide these services at an additional financial cost:

- Clinical laboratory testing by an outside reference laboratory, including newborn screen
- Pap smears, either by standard slide method or by Thin Prep method
- Ultrasound Services by an outside provider

My Birth By Design Service does NOT provide these services:

- Circumcision or other forms of genital mutilation (we can refer you for those services)
- Hospital or birth center births, or cesarean births, other than birth support; we are not responsible for any expenses that occur as a result of transport.
- Prescribe or give pain-killing drugs before, during or after the birth.
- Suturing of perineal tissue with a fourth degree tear
- Intubation for aggressive resuscitation

TRANSFER OF CARE: In the unlikely event that you are referred to other medical care due to being risked out of a homebirth prior to 36 weeks you may receive a refund of up to 50% of your total fee **only** if Jennifer McFarland is no longer providing care or support during the remainder of your pregnancy, labor, birth or postpartum. If, after 37 weeks, you go into labor and the midwife and any birthing attendants (of the midwife's choice) arrive to attend your labor, regardless of outcome and final place of birth, the birthing fee will **not** be refunded. Even if the birth process is transferred to a medical facility during labor, the midwife will continue to provide labor support and lactation consultation, follow-up postpartum care.

There are no refunds of any kind paid unless agreed upon by both parties, as our fees are market fair.

We understand that the Midwife, Jennifer McFarland, DEM, CD(CBI) reserves the right to decline further care in the event of non-payment on agreed terms, client medical or psychological reasons, or because of noncompliance / no cooperation on the part of one parent or both. If the right is being exercised, we understand that we will be notified in writing and care will cease 14 days from the date of the notice.

Client _____ Date _____

Spouse or Partner _____ Date _____

Midwife _____ Date _____