



# Lilac City Midwifery Financial Agreement Contract

Parent(s) Name \_\_\_\_\_ Date: \_\_\_\_\_

I agree to the following financial arrangements:

Lilac City Midwifery invests thorough time and consideration into our client care. We are a specialty service, and considered “out of network” with most insurance companies, thus we can’t afford to rely on insurance reimbursements during client care. If we are able to bill insurance companies, this can only be done after 6 weeks postpartum and even then we cannot guarantee that the insurance company will cover any of the expenses of our client care. Because of this, our clients must pay cash or check upfront to cover the costs of their care. Lilac City Midwifery is also able to accept major credit cards and HSA cards with an additional 2.75% fee added. Below covers the details of our care packet, and our reimbursement policy.

..... Midwifery Fee Charges: \$5,500

## Lilac City Midwifery Basic Care Packet Fee

The total midwifery fee of \$5,500 includes:

- A midwife and a birth assistant at your labor and birth
- Regular Prenatal Care (1x/month until 28 weeks, 2x/month until 36weeks, then 1x/week until 42 weeks or delivery)
- Visits are about 45 minutes to 1 hour long, and typically include discussion of normal pregnancy changes and discomforts, fetal development, clinical assessment of maternal and fetal well-being (may include but not limited to the following: vitals, urine dip, fetal heart rate, etc.), informed choice for various prenatal screenings and discussion of birth plans.
- One prenatal home visit is scheduled around the 36<sup>th</sup> -37<sup>th</sup> week of pregnancy
- Home Birth (attendance once you are in active labor ~ >6cm dilation)
- Newborn Exam
- Breastfeeding instruction and support
- Suturing of perineal tears, if needed, up to 2<sup>nd</sup> degree laceration
- Postpartum Care (newborn care up to 2 weeks postpartum and maternal care up to 6-8 weeks)
- Postpartum home visits on or near days 1, 3, and 7-10
- A birth kit with disposable supplies and herbal products to support your postpartum period. Delivered to you at the 36 week home visit.
- Use of Oasis oval birth pool at your birth with disposable liner and standard faucet adaptors included (hose for filling not included).

## Payment Schedule:

All fees must be paid in full by 36 weeks pregnancy. Failure to comply with agreed upon payment plan may result the client being discharged from the care of Lilac City Midwifery.

If the client’s health insurance coverage extends to include Lilac City Midwifery care fees (in whole or in part), Lilac City Midwifery will reimburse the client promptly upon receiving payment from the health insurance provider. Claims are submitted 6 weeks after the birth of the baby and it may 6 or more months to receive any reimbursement.

An initial non-refundable booking fee of \$200 (included in midwifery fee) is due as soon as care is booked, your due date is not secure in Lilac City Midwifery's calendar until the fee is paid. The booking fee is non-refundable in the case of pregnancy loss or transfer of care.

**Payment Plan:**

Booking fee due when care is booked - \$200

- |                                     |  |
|-------------------------------------|--|
| 1. Amount due by 16 weeks - \$1,100 | 4. Amount due by 32 weeks - \$1,100      |
| 2. Amount due by 22 weeks - \$1,100 | 5. Final payment due by 36 weeks - \$900 |
| 3. Amount due by 28 weeks - \$1,100 |  |

**Lilac City Midwifery does NOT provide the following services•**

- Hospital, birth center, or cesarean births
- We do not prescribe or give analgesic drugs or narcotics before, during or after the birth
- Suturing of a 3<sup>rd</sup> or 4<sup>th</sup> degree lacerations
- Deliveries using forceps or vacuum

*Consider the following services that complement midwifery care but are NOT included in your midwife fee agreement:*

- |  |                     |
|--|---------------------|
| • Childbirth Education Classes           | • Chiropractic Care |
| • Doula Care (both labor and postpartum) | • Acupuncture       |
| • Placenta Encapsulation                 | • Pregnancy Massage |
| • Birth Photography                      |                     |

**Clients will pay for and supply the following as indicated:**

Additional costs NOT included in your midwife fee agreement may include but are not limited to the following:

- Ultrasound, laboratory, and diagnostic tests upon recommendation by your midwife as necessary in providing good prenatal care to the mother and baby and aid in the detection and management of possible birth complications – Prices vary
- Rh Antibody Testing and RhoGAM Treatment per injection \$150: In the case of an Rh-negative mother and an Rh positive infant, including cord samples lab work to determine baby's blood type.
- Vitamin K - \$28 (if oral is preferred over the provided injectable).
- Prescriptions & non-prescription medications, or herbal supplements, needed for the mother and/or infant related to the present pregnancy and postpartum care.
- Emergency expenses that may include transportation, emergency room and physician expenses, surgery and medications; or any standard hospital, clinical, physician, nursing, or doula expenses related to the present pregnancy & postpartum care.
- Lab work, ultrasounds, and diagnostic tests, and Newborn Screening can either be payable through insurance or cash. Prices may vary depending on personal insurance plans and "discounted" cash pay fees. It is the client's responsibility to find out what their copay will be and they are responsible for these costs.

**Transfer of Care/Refunds:** Once client signs this contract and remits the deposit of \$200, prenatal care is begun with Lilac City Midwifery and a spot is secured on the roster for the upcoming birth. If a client is referred to another care provider, or discontinues their relationship with Lilac City Midwifery at any point, for any reason, **NO REFUND WILL BE GIVEN OF PAYMENTS MADE UP TO THAT POINT.** Reasons for discontinuation that **WOULD NOT** result in a refund include, but are not limited to: moving, change of mind, miscarriage, changing practices or missing scheduled visits for any reason. When client goes into labor and the midwife and/or any birthing attendants arrive to attend the labor, regardless of outcome and final place of birth,

NO REFUND WILL BE GIVEN. The timing of birth is unpredictable, and while your midwife is on call for your birth after 37 weeks, if it is a precipitous birth or if the birth team receives delayed notification and miss the birth; or other conditions beyond the midwife's control (traffic, inclement weather, road closures, etc.) NO REFUND WILL BE GIVEN. If the birth process is transferred to a medical facility during labor, Lilac City Midwifery will still provide follow up postpartum care as long as it is within our scope of practice. Lilac City Midwifery does not offer hospital birth support in the case of a transfer of care to a hospital setting. It is recommended that clients wishing to ensure hospital birth support secure a doula for such a scenario. Because Lilac City Midwifery only accepts a limited amount of due dates per month, securing your due date on their calendar prohibits them from accepting other clients into care and therefore no refund will be given outside of the normal payment schedule.

\*\*The only scenario in which it may be possible for a refund to be given is if a client pays ahead of schedule. For instance, if a client pays the entire fee upon returning the signed contract and care is discontinued at some point prior to the outlined payment schedule. The amount of the refund will depend on the payment option chosen by the client, how many visits were made, what tests were conducted, what services were rendered by Lilac City Midwifery and the exact amount of money paid by the client. If a client pays the entire fee ahead of schedule and care is discontinued after 36 weeks, NO REFUND WILL BE GIVEN. Not only will Prenatal Care have been given, the birth team is on call for the client and spaces in our calendars have been set-aside for the birth and postpartum visits; precluding the birth team from engaging other clients. Lilac City Midwifery reserves the rights to decline further care in the event of non-payment within agreed upon terms, the midwife's assessment of client medical or psychological condition(s), or because of noncompliant/uncooperative actions on the part of one parent or both. Please discuss any concerns regarding this issue with Lilac City Midwifery.

**Insurance Billing**

Due to our provider type, Lilac City Midwifery is not a preferred provider on any insurance plan. We are always considered "Out of Network". Please take the time to research your insurance plan coverage so that you can be clear on how much, and under what conditions, your insurance will cover Lilac City Midwifery Services.

Lilac City Midwifery asks all families to pay the full fee up front in installments throughout prenatal care, and will gladly submit claims for midwifery care through our billing service. Clients are responsible for a billing service fee of 10% the total amount paid by the insurance company. Any claims paid will then be refunded to the client. Obstetric billing occurs after the completion of care, 6 weeks postpartum. You can also choose to submit your insurance claims directly with your insurance company. Please discuss payment concerns with Lilac City Midwifery to fully understand your financial obligations and options.

**Agreement and Disclaimer:** I have read and understand the above information concerning financial arrangements with Lilac City Midwifery. 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 Lilac City Midwifery.

Client Name (Please print) \_\_\_\_\_

Client Signature \_\_\_\_\_ Date \_\_\_\_\_

Partner (Please print) \_\_\_\_\_

Partner Signature \_\_\_\_\_ Date \_\_\_\_\_

Midwife Name (Please print) \_\_\_\_\_

Midwife Signature \_\_\_\_\_ Date \_\_\_\_\_