

# *Gentle Harbor Midwifery*

The goal of Gentle Harbor Midwifery (GHM) is to deliver high quality pregnancy and birth care to women and their families, within the scope of an out-of-hospital setting. We aim to provide quality service within the financial means of most families.

The package fee for standard prenatal care and delivery is \$4500. Payment in full by 32 weeks will be discounted 10%. Otherwise payment in full is expected by 36 weeks, if payment in full is not received by 36 weeks and other arrangements have not been made the midwife is not liable to attend your birth.

## ***Clients that pay in full by 36wks are offered a complete maternity package that includes***

- Initial consultation with the Midwife including health history review and complete physical exam
- Standard prenatal care, including monthly visits through 32wk, every other week until 36-41wk, then once or twice a week until delivery
- 24/7 phone availability for emergencies throughout the pregnancy
- Home risk assessment at 36wk of pregnancy if planning home birth
- Travel expenses for the birth team within a 60 mile radius
- Continuous care, support, and monitoring by the Midwife during labor, birth, and the immediate postpartum period. Emergency management of mother or baby, including transfer of care to a medical facility during a labor event and postpartum/newborn care through 6 weeks of age
- Newborn exam and immediate postpartum care for mother by the Midwife and assistant
- Postpartum home visit about day 1, day 3 and at week 2 & week 6 in the office for both mother and baby
- Perform the newborn metabolic screening (screening card not included)
- Critical Congenital Heart Defect Screen and Newborn Hearing Screen

## ***What is NOT included in the discounted package fee:***

- Non-routine medications including IV fluids, antibiotics, Rhogam
- Ultrasound, labs and diagnostic tests for mother or newborn
- Use of emergency supplies, transport system (EMS), Hospital fees or Physicians

We require a Non-Refundable registration fee of \$500 (or \$300 if you are on Medicaid), due by your second midwife appointment. Payment is accepted in the form of check, cash, credit cards or PayPal (currently there is not a processing fee to run credit cards but that is something that could change) We can accept HSA cards for payment and can provide coded receipts after the birth upon request. Please come to your visits prepared to make your payments as planned. In the event of transport to the hospital during labor, no part of our fee is refundable. If care is transferred before labor, you may get a partial refund of any fees paid.

Please remember all patients are required to pay their balance by 36 weeks of pregnancy unless other arrangements have been made and noted on the agreement. If you do not keep your payments up to date or if payments are denied for any reason, we reserve the right to terminate our services.

The viability of Gentle Harbor Midwifery is dependent on families paying their portion of the expected fee by 36weeks. If the insurance company sends payment for the pregnancy to you following the birth, it is your responsibility to forward that payment to GHM. If this payment is not forwarded, is considered insurance fraud. I understand if I have an unpaid balance to GHM and do not make satisfactory payment arrangements, my account may be placed with an external collection agency. I will be responsible for reimbursement of any fees from the collection agency, including all costs and expenses incurred collecting my account, and possibly including reasonable attorney's fees if so incurred during collection efforts.

In order for GHM or their designated external collection agency to service my account, and where not prohibited by applicable law, I agree that GHM and the designated external collection agency are authorized to (i) contact me by telephone at the telephone number(s) I am providing, including wireless telephone numbers, which could result in charges to me, (ii) contact me by sending text messages (message and data rates may apply) or emails, using any email address I provide and (iii) methods of contact may include using pre-recorded/artificial voice message and/or use of an automatic dialing device, as applicable.

**For those billing insurances for maternity services:**

GHM works with insurance companies, though not in network with any insurance company. Our office manager will help determine what you can expect insurance to cover. ***Please realize that the standard of payment in the home birth community is for the client to pay the full fee to the midwife before the birth and to be reimbursed by insurance afterward.*** We realize this can be a hardship for some families, thus we work hard to help how we can in the financial piece. Our payment plans are flexible and are made on a case by case basis. If you are experiencing financial hardship, please contact the office manager and be prepared to provide proof of all income and hardship. We will work out a payment plan that is mutually agreeable. We are committed to quality care at a reasonable cost. Please be respectful of this- thus allowing more families to be served.

Please allow 6-8 weeks for the final settlement of your account and note that we cannot issue refunds until all insurance claims are processed. Insurance processing time is beyond our control. Please understand that GHM does not belong to most insurance networks, therefore you may hear “out of network” which is traditionally reimbursed at a lower rate. Negotiation by you to your insurance company may increase your reimbursement rate when the insurance company understands you are saving them money with midwifery (less intervention) and out of hospital birth.

We ask all first-time moms to take a childbirth class and have a doula present at their birth. If you would like a list of classes available and doulas, please contact the office.

We offer a lending library full of books and videos. When you check out a library book it is due back within 4 weeks. If they are not returned within 60 days of checkout, you will be billed \$50 per book.

In attempt to keep costs within range of all, Terrie Lemley CNM does not participate in malpractice insurance.

All prenatal visits will take place in the Benton Harbor, Michigan office or the Chesterton, Indiana office.

Possible additional birth fees:

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| _____ IV antibiotics (Per dose) \$30                 | _____ Rhogam \$150 each    |
| _____ IV start including first liter of fluids: \$50 | _____ Each addl. bag \$10  |
| _____ Portable Birth Tub Rental \$100                | _____ Oral Vitamin K \$25  |
| _____ Birth Center Fee \$500                         | _____ Unusual Travel \$300 |

I have obtained and read the verification of benefits and I understand what I owe to Gentle Harbor Midwifery for my portion. I agree with the services provided and the expected payment for these services. Any exceptions to this will be agreed to by both parties and written as an addendum to this agreement.

**I agree to pay \$\_\_\_\_\_ per month to GHM. The fee will be paid in full by \_\_\_\_\_.**

Name \_\_\_\_\_ Date \_\_\_\_\_

Terrie Lemley CNM \_\_\_\_\_ Date \_\_\_\_\_