



Financial Agreement

Birth Local Midwifery

Financial obligations agreed to by the client show the client's responsibility in the relationship between the client and Birth Local Midwifery.

The **Midwifery Services Deposit** for prenatal, birth and postpartum care and on-call time with Birth Local Midwifery is \$7,200 when clients pay by 36 weeks. An Early Bird Special to \$6,900 is offered when paid in full by the third visit. Military and Medi - Cal members receive a discount of \$1000, making the total fee \$6,200 by 36 weeks.

The **Midwifery Services Deposit** includes the following:

- Prenatal office visits on the standard maternity schedule, including one home visit around 36 weeks of pregnancy. Additional visits at no charge, as needed.
- Labor, Birth and Immediate Postpartum Midwifery Care
- 3 Postpartum Home Visits within the first 3 weeks after the birth
- Postpartum Office Visit (for birth parent and for baby) at approximately 6 weeks postpartum
- On-Call for your clinical care needs from the time The Agreement begins until 6 weeks postpartum.

Payment Schedule

\$1000 initial deposit payment is due at the first prenatal visit. The remaining fee is due as a non-refundable deposit by 36 weeks of pregnancy. This deposit must be paid before the midwife will attend the birth.

Methods of Payment: Please read carefully and clarify the payment plan and method you will be using.

Private Insurance Coverage

If you hope that your insurance company will cover part or all of the fees for your care, I/we will bill your insurance company or health carrier for you. When we bill your insurance or health carrier, we itemize services, which vary according to what occurs during your care. The amount billed to your insurance company represents the *actual cost of care*. The amount families pay is significantly reduced compared to the amount billed to the insurance company because *you are receiving a significant "cash pay"*

discount by paying in full by 36 weeks. The amount billed to your insurance will possibly be higher than the amount you are expected to pay outright. This is common medical practice billing: giving a discount for patient self-pay. Postpartum visits for mom and baby and other incidental charges that occur during your care will also be billed to your insurance on your behalf.

There is no guarantee of an exact amount of reimbursement for your out-of-pocket costs. Frequently insurance companies deny claims or pay less than expected. I may be unable to bill globally to your insurance company, particularly if you transfer to the hospital. Please see my itemized fee schedule for more information. Regardless of the amount your insurance company pays on your behalf, **you are responsible solely and completely for the amount agreed upon for your care.** I will send you a refund, if I receive monies directly from your insurance company, **after your full payment for amount agreed upon is received by Birth Local.**

Several insurance companies send the money from the services the midwife practice bills directly to the patient instead of to the Practice. In this situation you agree to inform and, if applicable, reimburse Phyllis “Kayti” Buehler, Licensed Midwife, or Birth Local Midwifery, **within 5 business days. (Please send me a copy of your EOB by email whether you owe on your account or not.** This is so that I can keep track of what insurance billing I am doing is effective and what insurance providers are paying.) If you owe money on your account with me, it is intended to pay for my services. If you receive a check from your insurance company, and you still owe on your account, I trust you will post it to me.

Billing your insurance:

Birth Local Midwifery Services do not include the cost to bill your insurance.

Birth Local offers to connect you with an insurance biller specializing in community midwifery billing. If you choose to work with this biller, she will have access to your chart and will bill on your behalf. Her fee is as follows:

The cost to you is 5% of the amount your insurance company pays on your deductible or on your behalf.

For example:

- If your insurance company sends \$1000 to deductible and reimburses you or us \$5000 for your care, you would pay an additional \$300 (5% of \$6000) above the cost of your care. You would receive \$4700 (\$5000 - \$300), essentially. The biller's fee

(\$300) would be deducted from your reimbursement and Birth Local would send you a check for \$4700.

- If your insurance company reimburses/ pays \$2500, and says another \$2000 goes to deductible, you would owe \$225 (5% of \$4500) for the billing for your care. You would be left with \$2275. Birth Local would send you a check for \$2275.
- If your insurance company pays nothing for your care, you would pay no additional amount above the Midwifery Services Deposit.

Note that if they send the check to you directly, you would still be obliged and hereby agree to cover the cost of your insurance billing. If they send the check to you, you agree to follow the same principles above and send the biller's fee to Birth Local.

Please initial that you understand the above if you plan to have us bill your insurance.

If you have a **Health Savings Account (HSA)**, it is your responsibility to know how the account works and provide Birth Local with information about statements or itemized bills you may need to get your claim paid. Kayti Buehler, Licensed Midwife, is not responsible for coordinating specialized billing to satisfy HSA requirements. **If you use a credit card to draw the funds from your HSA to pay for midwifery services, we respectfully request an additional 3% per amount paid to cover the credit card fee.**

Early Bird Special

To qualify for the Early Bird Special, reducing the basic midwifery fee to \$6900, the balance for The Midwifery Services Deposit must be paid by the 3rd visit.

Please initial that you understand the above if you plan to pay by the third visit. _____

Additional Fees

In addition to the Midwifery Service Deposit, the following are paid by the client:

- 3% on amounts paid by credit card or on an Authorized Credit Card Recurring Payment Agreement
- Birth Supplies (disposable supply kit, [ordered from Simply Birth](#)): \$150 (approx)
- Birth Tub Loan: included in Midwifery Services Fee.
- Initial prenatal laboratory tests: \$280 (approx.; usually paid by insurances)

- Prenatal or postpartum lab work and ultrasound/ genetic testing: varies for each individual (usually covered by insurances)
- Outside Midwife or Allied Services: Not Included. This might include body work to turn your baby, calling another midwife in for advanced suturing, or anything outside the agreed upon services provided by Birth Local Midwifery as above. These fees would be determined by the independent midwife herself and would be chosen by you, as needed.
- Rhogam (for Rh negative women): \$120 (approx.)
- Blood type & screening of infant postpartum: \$18 (for Rh(-) moms)
- Newborn Metabolic Screening: \$158 (paid by insurances)
- Returned Check Fee: \$30
- Vitamins and/or Supplements – prices vary
- Childbirth Classes, Doula - prices vary

Transfer of Care to Another Practitioner: Medical Reason, Move from the Area or Any Other Reason:

I/we understand that in the event a transfer becomes necessary **prior to 36 weeks** of pregnancy, we will owe only for the care we received and a prenatal on-call retainer. The initial appointment is \$425. Up to 2 additional visits are \$285 each. A total of 4-6 prenatal visits are \$1850 and 7+ prenatal visits are \$2300. The prenatal on-call retainer is \$1200. From 36 weeks to delivery, there is an additional \$1200 on-call retainer. Postpartum home visits are \$285 each. Additional information regarding costs for care is available in the itemized fee schedule.

I/we understand in the event a transfer becomes necessary **prior to 36 weeks** of pregnancy **and prior to labor**, we can choose one of the following options:

- To owe only for the care received as outlined above and in the itemized fee schedule and discontinue care with Birth Local Midwifery. With this option we can discuss privately hiring Birth Local Midwifery as a labor support and paying separately for this service of providing emotional support and serving as a liason between ourselves and medical personnel so that our wishes can be met as closely as possible. We can also opt to come back to Birth Local for postpartum visits and pay per visit as outlined in the itemized fee schedule.

- To continue care with Birth Local and pay the customary midwifery fee. Birth Local Midwifery will continue care as appropriate both prenatally and in the hospital, providing emotional support and serving as a liaison with medical personnel so that my/ our wishes can be met as closely as possible. The usual postpartum care will also be provided.

I/we understand that **if a transport becomes necessary after 36 weeks and before or during labor**, one of the midwives or student midwives of Birth Local Midwifery will continue with supportive informational care either in person, by phone or by video call, providing emotional support and serving as a liaison between us and medical personnel so that our wishes can be met as closely as possible. The usual postpartum care will be provided as much as possible. The full fee is paid and no refund is made.

Late Transfer of Care from Another Practitioner:

Late Transfer of Care is defined as 32 weeks of pregnancy or later (third trimester). Clients who are transferring to Birth Local's care from another practitioner late in pregnancy for any reason will be charged the usual fees. Clients in this situation may request a reduction in fees due to financial hardship if they have a receipt of their **out-of-pocket** costs for their prenatal care with the previous practitioner.

Consultations

Should a medical consultation visit to another practitioner become necessary during pregnancy, birth or postpartum, I/we will be responsible for paying any fees charged by/ to that practitioner.

Fast Births

Clients can expect Birth Local Midwives or their backup midwives (in the rare event we are not able to come) to arrive **no sooner than one hour** after the "come now please" phone call. Because each birth has its own timing, on very rare occasions, this hour will not be enough time to arrive, and Birth Local Midwives, or their assistant/ backup midwives may arrive at a birth after a baby is born and continue care as previously described. Should this happen, full payment is still customary.

Unexpected Outcomes

As stated in Birth Local's **Informed Disclosure**, we understand that our midwives cannot promise a perfect outcome during prenatal, birth and postpartum care. In the event that there is an unexpected outcome, we understand that we are still financially responsible for our contracted care regardless of how the events during our pregnancy and birth occur. I/We acknowledge that a grievance with Phyllis "Kayti" Buehler, LM, or her associates, is an insufficient reason to withhold payment and that a legitimate grievance mechanism, as outlined in the Informed Disclosure, exists.

Change of Address

If we still have an open account with Birth Local Midwifery, we agree to notify them of our new address and phone number if they change.

Agreement and Disclaimer

I/ We understand that failure to fulfill these financial obligations as agreed upon will result in the termination of midwifery service care by Birth Local Midwifery. Failure to fulfill these obligations **or negotiating an alternate payment agreement** in a timely manner with Birth Local Midwifery, may also result in being reported to a collections agency and may reflect negatively on our credit report. Being reported to collections will occur when we have not made timely payments and/or have not responded to requests for payment. If our account is turned over to a collections agency, we will be charged an additional 30% interest on our balance due.

I/We have read the above financial agreement and understand our financial responsibilities to Birth Local Midwifery and Kayti Buehler, Licensed Midwife. At this time, we are planning the following payment schedule and method.

- We will likely pay by (circle one): check, cash, Venmo, credit card.
- We plan to pay by our 3rd visit prenatally to get the Early Bird Special.
- We plan to pay by 36 weeks.
- We request a Payment Plan with Recurring Credit Card Payments after the 36 week mark. We agree to pay an additional 7% monthly on monies owed after 36 weeks and we will sign an Automatic Payments Authorization to ensure this happens. (Please write in the lines below what your Payments will be.)

Phyllis “Kayti” Buehler, LM, CPM, and Birth Local Midwifery, reserves the right to terminate care for noncompliance if this agreement is not maintained. FAILURE TO PAY IN FULL BY THE AGREED UPON DATE(S) OR RENEGOTIATE TERMS IN WRITING WITH APPROVAL AS ABOVE OUTLINED WILL RELEASE *Phyllis Kayti Buehler, LM, CPM*, FROM RESPONSIBILITY TO BE ON CALL FOR YOUR HOME DELIVERY AND PRENATAL RECORDS WILL BE MADE AVAILABLE TO THE BIRTHING PERSON/ FAMILY. The client and the midwife accept the responsibility for the terms outlined above and agree to comply with said terms unless re-negotiated and agreed upon in writing.

We, _____ the birthing parent, and _____ the father/husband/partner, understand this financial agreement. We enter it willingly and agree to assume the full financial commitment as individuals and partners.

	Printed Name	Signature	Date
Mother			
Partner			
Midwife			

Other Financial Plan, as agreed upon with Midwife: