



Financial Agreement



I agree to the following financial arrangements:

Basic Midwifery Fee

The basic midwifery fee of \$3400 includes:

- Regular prenatal care (1 visit per month up to 32 weeks, then every other week until 36 weeks. After 36 weeks, and until birth, visits are scheduled every 7-10 days.)
- Each visit is about 1 hour long, and typically includes discussion of normal pregnancy changes and discomforts, fetal development, clinical assessment of maternal and fetal well-being (vitals, urine dip, fetal heart rate, etc.), informed choice for various prenatal screenings and discussion of birth plans.
- One prenatal home visit at 36 weeks of pregnancy, as well as home visits on or near days 1, 3 and 7 postpartum.
- On-call availability for births after 36 weeks.
- Prenatal, labor/birth, and care up to 8 weeks postpartum.

An initial non-refundable deposit of \$400 is due at the initial visit. Another non-refundable deposit of \$600 (does not include initial \$400 deposit) is due by 16 weeks of pregnancy, on _____. The remainder of the fee, \$2400 is due at 28 weeks of pregnancy, on _____, unless other written arrangements have been made with Nest Midwifery.

We offer the use of PayPal for making payments with a credit card and will add a 3% fee to cover the expense.

Additional Fees

The following fees which clients may incur are not included in the Basic Midwifery Fee and must be paid at the time of service. Some of these services will be billed separately by other healthcare providers.

- Lab services such as blood work (may include blood typing, routine labs, genetic screening)
- Diagnostic imaging such as ultrasounds (\$150-500+), amniocentesis, etc.
- RhoGAM injections (about \$150 per dose)
- Consultations or visits with other healthcare providers as necessary
- Birth tub rental (\$100)
- Newborn Screening Tests (\$27 for one test, \$54 for two)
- Herbs, prenatal vitamins and other retail items
- Pap smears or other Well-Woman care
- Returned check fee of \$25.00
- Childbirth Education Classes (\$125 per couple for 6 week series)
- \$50 extra mileage fee for clients living outside of the metropolitan Portland area

Refunds

Refunds will be given *only under the following circumstances*:

- Occasionally, medical situations arise prior to 35 weeks, warranting transfer to a hospital/other medical provider. If Nest Midwifery continues to provide care after this point, full fees will be charged. However, if care is discontinued with Nest Midwifery prior to 35 weeks for medical circumstances, the client will be reimbursed fees paid beyond and above the total non-refundable deposit of \$1000.
- In the case of spontaneous miscarriage prior to 16 weeks, fees paid beyond the initial \$400 non-refundable deposit will be reimbursed.

A refund will not be given in the rare situation that Nest Midwifery misses a birth. The timing of birth is unpredictable, and while your midwife is on call for your birth after 36 weeks, in the cases of a fast birth or other conditions beyond the midwife's control (traffic, inclement weather, road closures, etc.), she may not be present for your birth.

If a client transfers care after 35 weeks of pregnancy, or transports to the hospital during or after labor and birth, the full fee is charged. If such event occurs, Nest Midwives will gladly attend the birth as labor support and provide advocacy for the family. Please discuss any concerns regarding this issue with Nest Midwifery.

Insurance Billing

Nest Midwifery will gladly submit claims for midwifery or well-woman care to your insurance company. However, the billing service that we use charges 7% of the total fees that they recover from the insurance company.

For example, you pay us \$3400 prior to 28 weeks pregnancy. After the birth, our billing service submits the claim to your insurance company. How much the insurance company will pay varies widely from plan to plan, company to company. If, for this example, they pay \$2000 towards our services, \$140 (7% of \$2000) would go to the billing service and the remainder (\$1860) would be reimbursed to you. In the event that your insurance company sends checks directly to you, you will still be responsible for paying the 7% to the billing service.

You can also choose to submit your insurance claims directly with your insurance company.

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 Nest Midwifery Services.

If you are currently uninsured and are planning to apply for Oregon Health Plan (OHP), you will need to fully pay for prenatal care up until you are insured under the open card with OHP, at which time Nest Midwifery will reimburse you for payments already made. *If you fail to qualify for OHP, you will still be responsible for payment of care received.* Please discuss payment concerns with Nest Midwifery to fully understand your financial obligations and options.

Agreement and Disclaimer

I have read and understand the above information concerning financial arrangements with Nest 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 Nest Midwifery.

Client Name (Please print) _____

Client Signature _____ Date _____

Client Name (Please print) _____

Client Signature _____ Date _____