



Insurance & Billing

Client Payments

The payments you make during your pregnancy are like a down-payment on a house. You are not paying the full price for the healthcare your midwives provide. Your insurance will be billed for the remaining cost of services after the birth of your baby. You will not be billed for more than the amount in your Financial Agreement. Reimbursement will depend on insurance payment amount and can only be applied after the deductible and full fee of care (\$8,000) are satisfied.

Verification of Benefits (VOB)

We work with two different insurance billers. See below which biller to use based on your insurance company.

Kaiser

For clients with Kaiser insurance we work with National Birth Center, Inc. and we can submit claims for the facility fee only. Please fill out this short VOB form as soon as possible. After you've filled out this form, National Birth Center Inc. will send in claims to your insurance after you give birth. Please include your secondary insurance if applicable. Please fill out the VOB here:

<https://www.midwivesadvantage.com/pacifica-family-maternity-center-inc.html>

Private insurance

For clients with private insurance that is not Kaiser or Tricare we work with EarthSide Billing, Inc. Please fill out this VOB as soon as possible. After you have filled it out, EarthSide will get back to you about what you might expect in terms of insurance reimbursement. They work independently with you to get reimbursed for the professional fee. They work with us to get reimbursement for the facility fee. We will then reimburse you up to the full cost of care, minus the professional fee and deductible. You can submit for the Verification of Benefits (VOB) directly on EarthSide Billing's website.

Once submitted, please allow them 7-10 days to complete verification and get in touch with you to discuss your benefits, options and potential reimbursement.

<https://earthsidebilling.com/>

Go to the “Get Started” tab to submit for the VOB.

MediCal

If you have Medi-cal through Alameda Alliance for Health, please email: midwives@pacificamaternity.com for more information about how Medi-cal is billed. However, we cannot guarantee all claims will be paid by insurance.

If you change insurance plans while in our care, please fill out a NEW Verification of Benefits using the same link above.

Claims

Insurance claims for the services provided to you will be filed following the birth of your baby. Those claims will include prenatal care, labor/birth, and/or transfer of care. There may be additional bills for a variety of other situations, including newborn care. The fee for services is taken from InGauge Healthcare Solutions, Physicians' Fee & Coding Guide, a publication that lists the fair rates of all healthcare services.

What If I Have a Health Cost Sharing Plan?

If you have a cost sharing plan like Samaritan Ministries or Christian Health Ministries, our office manager can help you with your paperwork.

EOB Explanation of Benefits

You will receive an explanation of the charges sent to your insurance company as well as the payments they made either electronically or by mail. Your midwife is contracted through Midwives Advantage in San Antonio Texas to submit insurance claims. Only your midwife and their billing team have access to your insurance information. Sometimes EOBs may reflect the client responsibility to the provider as a large sum. This number might include coinsurance amounts and amounts the insurance did not pay on claims. The financial agreement you made with your midwife takes precedence over an amount stated on an explanation of benefits. If you have questions, contact Cindy at midwives@pacificamaternity.com