

## Medicaid – An Ethical Dilemma

Medicaid has come to be an amazing resource for those struggling financially. The burden of finding affordable healthcare coverage is a big one. It can be nice to know that if you are pregnant, disabled, or elderly that your healthcare and medications can be covered at little or no cost to you. It's one less thing to worry about when you can barely pay your bills or afford food. So many people in this country live below the national poverty level.

For many years I had Medicaid while I was pregnant. My husband was in school and working full-time but we still couldn't afford health insurance. It was a struggle, but we never had to worry about the cost of doctor appointments or hospital bills for the delivery of our babies. After a few years he was able to get a better job that also offered affordable insurance and we no longer needed the Medicaid coverage for my pregnancies. I am glad it was available when I needed it, but there were limitations. Only certain doctors were accepting any more Medicaid patients at the time, so my choice of doctors was narrow. There were no midwives where we lived that would take Medicaid and it was the only insurance we had. I never got the opportunity to have a midwife because of my financial situation during the years I was having babies. I don't want other people to feel that their options are limited because they have a different insurance than someone else.

As a student midwife I am learning to offer safe and affordable care to all people. At the same time, I am learning what it takes to run a sustainable business and have a career that can support myself and my family. To do that I cannot offer my services for free or discounted to everyone. I must have money to keep going. There needs to be a balance between full paying clients and clients who qualify for discounts.

I think it is wrong for midwives to refuse clients who have low resources or have Medicaid or other insurance. We preach that everyone deserves a midwife and then refuse to be the midwife that

someone needs. I think a better way is to help clients find as much of their own resources as possible even if that conversation is hard. One idea that a friend had was to have a midwife fund jar at the baby shower and give everyone the opportunity to contribute. Another option is to set up a go fund me on social media. Sometimes friends and family want to give support but don't know how.

One of the midwives I have worked with struggles to find a balance between accepting payment in the form of food, services, or objects and getting paid with money. She doesn't want to exclude anyone from receiving care, so she puts herself in the red to help those who need midwifery care the most. Another midwife only takes self-paying clients but wants to make her services accessible, so she offers many discounts and travels far distances to see clients to make things more affordable for them. Although this seems like a great solution, she is driving more hours than she spends with clients and some people take advantage of her discounts. Some other midwives I know have struggled with billing insurance and just refuse to deal with it at all and will only accept self-paying clients. None of these is the best solution, or a true balance. I think each midwife needs to find what works best for her and for her clients without either group suffering.

Maybe we need work with the government on reimbursing care providers at a more reasonable rate. This is not just a midwife problem, but a problem all providers have. If we as a country want care providers to do their best and treat everyone equally and accept all forms of insurance, then the reimbursement needs to be equally paid out for the same service.

I don't know all the answers, but I hope that in the future I can have a practice that accepts insurance, offers discounts to those that need it, and accepts bartering for those who really need that option. I also hope that some of my paying clients will have a desire to donate toward someone else who wants a midwife but can't afford one.