



Finances for Prenatal Care & Homebirth

You are making a significant investment into your birth and with Moonlight Midwifery, you are choosing a midwife with graduate level education, state licensure, and years of clinical experience. CNMs are the only licensed midwives in Georgia and in order to be in independent practice, CNMs hire and pay for physician delegation and prescriptive access. They must complete professional continuing education and recertification also.

Professional services included in contracted cost:

Midwifery care:

- Prenatal care in office, with care in your home for birth & 1 postpartum visit
- Drawing & ordering labs & ultrasounds
- Medical referrals to other professionals or perinatology consultations
- Physician consultation and prescribing if needed and within appropriate outpatient care scope
- Midwife on-call from 37 weeks - 42 weeks
- Labor, birth, postpartum & newborn care
- Birth supplies (Postpartum supplies are for you to order)
- Second birth professional at birth-a CNM, RN or professional Birth Assistant
- Birth equipment and emergency management supplies & medications
- Newborn metabolic screen & vitamin K shot, if desired

Other value considerations in cost of care:

Remember that years of experience and clinical standards matter in the value of your care. Certified Nurse Midwives are the only midwives practicing as licensed and regulated midwives in GA, and this can affect many aspects of your care.

- Licensure: Certified Nurse Midwives hold national certification and state licenses in GA as an Advanced Practice Registered Nurses
- Consulting physician; prescribing if needed
- Experience: Crystal Bailey CNM brings 20 years clinical experience to your birth
- Labs get drawn at your visits- no lab trips. Insurance can be billed for labs.
- Visits run on-time, no waiting in an office. Kids & partners welcome. 1hr visit slots
- Naturopathic expertise: educated with a doctorate in naturopathy and trained through the Institute of Functional Medicine, Crystal offers natural approaches to prevention and treatments
- Nurse Midwives are trained and equipped to offer a few additional induction, hemorrhage, and newborn breathing care services that many homebirths midwives don't provide
- Pregnancy to postpartum is up to 11 months of care! and your midwives are on-call 24/7x 5 week birthing period
- Your midwife expenses are a tax deduction (if insurance does not reimburse your fees)

Financial contract

Deposit to reserve your due date spot

A **\$500** deposit is due with the homebirth contract to ensure your placement in the practice as the midwife has only a few clients she can take each month. This deposit is non-refundable except as specified in the refund policy.

As an out-of-network provider, Moonlight Midwifery LLC (MM) requires payment from clients of full balance for global fee and additional itemized fees by 37wk gestation.

Insurance billing

Moonlight Midwifery LLC is not contracted with any insurance provider. We are out-of-network. You may request a superbill after the birth occurs, but we do not guarantee correct coding- that is the role of an insurance biller and you do have to pay for that service.

If you wish to file a claim with your insurance using a midwifery biller, you give permission for MM to inform Napier Billing with necessary clinical information. Your use of the biller is a relationship between you and the biller, and she will charge her fees per her rate. The terms of payment outlined in this contract remain regardless of the outcome of your claim. Due to past issues, we will no longer deposit checks from any insurers.

For labs, ultrasounds and for care provided by other medical professionals (OB, etc), you may still use your in-network benefits if possible.

Financial agreement

This financial agreement reflects midwifery care for low-risk pregnancies. It does not include medical or other health care provider visits, lab work, ultrasound, or any other doctor or midwife ordered testing, emergency transportation by ambulance, hospital fees, lactation consultant or management of problems beyond the scope of normal pregnancy care.

Special discounts

The current Moonlight Midwifery policy is to handle all discount requests on a one-by-one basis. If you find yourself in a situation where you will not be able to meet the fees, please bring this up prior to signing this contract. Fees will not be negotiated after the contract has been signed.

Due date of fees: Fees can be paid anytime monthly and are due by 37weeks when we go on-call for your birth. For unpaid balances over \$150 after 37 weeks, the MM team is not required to be on-call for your care unless an agreement has been reached. MM reserves the right to cancel the contract for unpaid invoices. At 60 days past due, a \$500 fee is added for administrative processing and the outstanding amount will be transferred to a collections agency.

Credit and HSA cards

To cover the costs of credit card processing, electing to use a credit card incurs a 3% additional fee.

Itemized expense details

Additional expenses

Not included in your midwifery payment plan, but for your consideration are the following fees:

Estimated cost for required OB labs (if not billing insurance): \$250

Estimated cost for anatomic ultrasound (if not using insurance): \$285

Birthpool purchase & supplies \$200

Birth kit/herbals/postpartum supplies \$150 (I supply much of the birth kit)

Specialized medications, due when ordered: ex. Rhogam \$200 or IV antibiotics for GBS+ \$50

Refund Policy

The initial \$500 down payment is non-refundable. It covers a significant amount of time spent onboarding a new client and reserving midwife services for a due period.

Midwifery global care is itemized and billed out according to the time spent under the care of Moonlight Midwifery (from contract to termination), with a monthly midwifery care rate of \$350 (1 visit) to \$500 (3 visits) and up to \$1000 in admin and clinic flat rate fees. An itemized invoice will be provided, at termination of services, which you can preview [here](#), but the contracted insurance biller must be hired for all coded insurance claims. Since we have planned to be your midwife for your birth, refunds are capped at 30% of contracted global fee after you are 32wks.

These are specific case examples:

- Cancellation prior to first in-person visit, but onboarding completed-\$250 of deposit retained
- Cancellation after first in-person visit- \$500 deposit retained. Contracts canceled after 4 weeks from signing of contract will be itemized by the months of care..
- Miscarriage after onboarding and first visit- \$500 deposit retained for managing your care, labs, US, and miscarriage follow up. \$200 refunded if no in-person visits conducted.
- Transfer of care or risking-out prior to 36wks - itemized billing of care with refund issued if needed,
- Elective or other contract cancellation prior to 36wks- itemized at current billable rate (see reference ranges above)
- Risking out of homebirth but planning to have MM midwife be hospital labor support -no refund

Transfers after 36wks do not receive a refund since you have reserved the practice's services for your care. We will provide what care we can outside of hospital services. Virtual support may be provided if you are in the hospital.

Cancellation of contract terms: Client and midwife must sign cancellation form, including reason. In the event that Moonlight Midwifery is due to pay a refund based on refund terms, it will be paid within 7 days. In the event that client has an unpaid balance, it must be paid in full within 7 days for contract cancellation agreement to be valid; otherwise the global contract fees are still active and billable and can be pursued for collection.

I make a full commitment to caring for you in a professional manner. Timely payments have been a way for me to know my clients honor my commitment, and I appreciate your effort to keep finances easy for my admin team to handle without me so I can focus on your care. -Crystal

MOONLIGHT MIDWIFERY FINANCIAL AGREEMENT

The global midwifery fee is \$7000.
[Repeat clients \$6700]

Preferred Payment method :

select one; you may change

____ **Cash or Check**

____ **Zelle: Name or phone # on account:** _____

____ **Credit Card or HSA card** [additional 3% fee]

Preferred Payment Schedule:

choose one

____ **Upfront**

____ **Divided evenly monthly**

____ **Weighted (higher amounts in third trimester)**

The financial costs, payment terms, refunds and billing options have been discussed and agreed upon by us.

Mother/Client _____ (Print) _____ (sig)

Father/Partner _____ (Print) _____ (sig)

Date _____