



MotherCare Midwifery
Sarah Branson, CNM

Fees and Payments

The art and practice of midwifery requires a mutually trusting relationship between midwife and client. As a solo homebirth practitioner, I strive to be available to you throughout pregnancy to answer any concerns and questions and to provide comprehensive, personalized prenatal care, to be readily accessible when your labor begins and to provide postpartum care and support as needed.

Because my practice is not only my vocation but my business, I ask that we develop a plan for payment early in the relationship. Full payment needs to be made by 36 weeks gestation, thereby freeing you from financial concerns after baby is born and assuring that my practice can remain financially solvent. I request some deposit at the first visit, and we can discuss a payment plan at that time or at the second visit.

Insured clients If you have insurance coverage, my services are covered by many policies as an out of network provider. Because my practice is small, I am unable to accommodate the delays inherent with insurance reimbursement. To that end, I request the full amount be paid by 36 weeks gestation. After the birth, a claim can be made to your insurance company for the global fee of \$3800 plus the birth assistant fee of \$800 for a total of \$4600. Your insurance company will hold you responsible for your deductible and the co-insurance percent according to your policy.

I am working with SLB billing who can verify your benefits at a small cost to you and will process the claim with your insurance company after birth. I cover the fee for the claim processing. SLB will charge between 5 and 8% of the amount insurance pays as a service fee.

A **birth assistant** is a trained, skilled midwife's assistant whose role includes clinical skills for assessing and caring for the mother and baby and that of labor supporter and family helper. She will do at least one prenatal visit at your home at about 37 weeks so that you can meet her and discuss your plans for your birth. Her \$800 fee is due to her at this visit.

Birth Certificate

Currently, Maryland Department of vital statistics has asked that all non-institutional births be filed by your county's health department. I will file the forms needed for a birth certificate and social security number with the county. They may have additional steps that are specific to your county.

Additional costs of birth

The Global Maternity fee does not include the cost of the skilled birth assistant, basic supplies, childbirth education, laboratory services, RhoGam (for Rh Negative clients), antibiotics for treatment of GBS in labor, sonograms, or medical consultation or care by a consulting provider, or costs of a transfer to a hospital.

Plan for Comprehensive Midwifery Care

- Initial prenatal visit as soon as you desire. Fetal heart tones may be heard as early as 9 weeks but sometimes not until 11-12 weeks.
- Prenatal visits are then scheduled approximately each month until 28 weeks, then approximately every 2-3 weeks and then each week during the last month of pregnancy.
- I do home visits to the Southern Maryland area on Tuesdays, and to the Greater Baltimore area on Wednesdays and Thursdays. I see clients in my home office in Annapolis on Fridays.
- On call time for labor and birth
- Labor, birth and immediate postpartum care at home for approximately 2 to 3 hours, or as needed
- Postpartum visits at home at 24-48 hours, 3-5 day, 1-2 weeks and 4-8 weeks
- It is recommended that you take your baby to a pediatric or family practice provider within a few days of birth

- Unlimited phone contact or help as needed during the first six weeks postpartum
- I am readily reachable by phone, email & text.

In case of transfer

If you choose to transfer care at any time during pregnancy before labor starts, a per visit fee will be charged.

If a medical condition arises during pregnancy that requires a different level of care, a per visit fee will be charged and the client will be referred for medical management.

Any fees incurred for consultation, referral and/or transfer are determined by the provider and/or hospital. These fees are your responsibility and are in addition to the fees payable to Sarah Branson, CNM.

If a transfer during labor occurs, fees will be determined based on the amount of time the midwife was present during labor. The full amount is charged if the midwife is present for 8 or more hours, including travel time. For less than eight hours an hourly rate of \$200 will be calculated.