

Insurance Determination

If you are interested in Midwifery Care and a Home birth but are unsure your insurance will cover for any part of your care, here are some things to review or ask your insurance company:

1. Is my plan subject to a PPO (preferred provider only) or am I able to see a Non-participating provider?
2. If I am subject to a PPO do I have the option of requesting a GAP exception (this is a request for my services to be considered on a one time only exception as a participating provider).
3. What are my deductibles and co-pays for both in and out of network (the amount that any claims processed would go towards before your insurance would start covering, which means you might incur a balance at the end of care), and how much have you already paid towards.
4. Percentages paid for in and out of network, and specifically if home birth is a covered option on the plan.
5. If a prior authorization or pre-determination required.

IF you have any additional questions regarding talking to insurance companies prior to starting care with me, feel free to email me.