

Homegrown Midwifery

Billing and Insurance Informed Consent

This informed consent is for each of my clients to understand my background as a biller. I am first and foremost a home birth midwife, that is what I am trained and licensed to do. I received my education on billing in 2010 and have been billing for my practice and fellow midwives' practices, continuing my education as I go. Although I have years of experience billing, and have taken several classes, I am in no way licensed or certified as a biller. I do my own billing as a way to avoid the fees that would normally be paid from my clients to a private biller. Knowing the ins and outs of midwifery has given me an advantage to billing for my own specific practice.

All of that being said, I do not guarantee that each insurance will pay any certain amount. Occasionally, during my preliminary call to attain benefit and eligibility details, I will be quoted a percentage that the insurance will cover, if any. This does not mean that they will pay that percentage of your fees, it means that they will pay that percentage of the services at the rate or price they deem acceptable, after any co-insurance or deductibles (these are the amounts you are responsible for) are applied to the balance.

[Example: I send a claim for a service at \$100.00, their "usual and customary" fee for the service is \$80.00. After deductibles and co-insurance (what you would normally pay at a doctor's office, which is why they request it up front) is deducted, they will pay 70% of the final amount.]

Some Contingencies to Insurance Billing:

- **Payment in Advance:** Depending on the circumstances I require a deposit to hold your spot as a client, which if your insurance pays at or above my usual fee, will be reimbursed to you. I do not always require complete payments upfront as I will bill throughout your care, unless your insurance requires me to bill globally (at the end of your care), in which case I will ask for payment upfront with reimbursement to you at the end of care.

- **Family Members Insurance:** If you are under a parents' or guardian's insurance plan I require that you be in contact with them as occasionally the payments go to them as the primary plan holder. It will be your responsibility to acquire the checks from them in a timely manner, and get them to me. If the checks are withheld by family, or take longer than 2 weeks to get from the primary plan holder to me, a payment by the client in the amount of the check will be required. This includes a primary insurance plan with Medicaid as a secondary.
- **Medicaid Only Insurance:** If you are solely on Medicaid, you will not be required to make any payments, as Medicaid will cover all the expenses.

I authorize my midwife, Sara Sanchez, to release to my insurance company information gained through our midwife/patient relationship that is necessary for the payment of benefits.

I authorize my midwife, Sara Sanchez, to be paid directly from my insurance company for all pregnancy and newborn related services she provides.

I understand the information given to me by my midwife.

Client Signature: _____ Date: _____