

## FINANCIAL AGREEMENT

New Life Community Midwifery  
Kelley Faulkner, DEM  
19 West Walnut Street  
Milford, MA 01757  
(508) 429-6663  
[www.newlifemidwifery.com](http://www.newlifemidwifery.com)

New Life Midwifery Services is financed solely on the contributions of its clients. Supplies, utilities, travel, advertising, and the hiring of qualified birth consultants (midwife and attendants) are our primary expenses. New Life Midwifery Services does not receive any public or private funds to help defray the costs. Our services are available to all healthy, low-risk pregnant women and their babies, regardless of their ability to pay for our rendered services. Some families may have health insurance that will pay for our services, however, many of our common HMO's do not cover "out-of-hospital" (OOH) maternity and birthing care. Due to this restriction, we have developed means for these families, and families without health insurance, to be able to afford quality homebirth midwifery care and service. Financial arrangements can be made to fit the individual client's budget by several methods. We have developed a flexible sliding fee scale for low-income families that is dependent upon household income, financial hardship and the client's willingness to help promote our services to other expectant mothers and their partners. We could not continue to offer our services if it were not for the contributions of our clients.

### WAYS TO HELP PAY FOR YOUR HOMEBIRTH

- **Insurance-** It is always worth trying if you have a PPO. Some will readily pay, others can take some convincing, but persistence often pays off.
- **Barter-** Exchange of services or services (barter) is a possible upon agreement by both parties. Acceptable trade might include services such as drywall, plumbing, electrical, roofing, veterinary services, carpet cleaning, ongoing publicity or marketing, housecleaning, yardwork and gardening, paving, masonry, chimney sweeping, carpentry, oncall overnight childcare, floor refinishing, or goods such as organic produce or medical supplies. Barter doesn't have to come just from you. If you have a parent, sibling, other family member or friend who is willing to exchange their goods or services to help lessen your cost, I will gladly consider this if the trade is of value to me. Unless otherwise specified, the maximum trade amount is \$1000.
- **Publicity-** Some costs may be adjusted with promotional endeavors and assisting our expanding service by bringing new qualifying clients to us. We will give you a 10% discount if you agree to actively market our services in at least ten complimentary locations/practices in your area, plus announce your homebirth with our practice name in your largest local newspaper or write a published article promoting homebirth and our services, and also write about your birth story to share with other families on our website. And, write about our care on the Mothering.com forums, so you can help to inform other families about the joys of homebirth. Then, we will also give \$100 to you and \$100 off for any friend that you refer who has a homebirth with New Life (payable at time of their birth). These discounts are not available when using a payment plan.
- **Pre-Tax Medical Savings Accounts-** Many employers offer reimbursement account to allow you to have pre-tax savings on medical costs that are not covered by insurance. Ask your employer.
- **Loans-** Explore low interest loans, interest free credit card advances, or loans from family.
- **Tax Returns-** If you get one, this can help to ensure that your little one has a gentle entrance.
- **Baby Shower Gifts-** Some of our moms have asked for contributions toward a peaceful homebirth rather than traditional baby shower gifts. In fact, moms have paid for it all this way!
- **Reducing overall spending-** Many families have little extras that can be reduced for some big savings. Food is often one of the biggest expenses. Consider growing your own produce in the warm months and freezing for the cold months. Some organic dry goods can be bought in bulk from Amazon.com with free shipping (look for coupons). You might save money by joining a local CSA. And look at other areas where you are spending such as dining out, ATM fees, etc.

**Whatever method is chosen for payment, the agreement must be in place prior to the 2<sup>nd</sup> prenatal visit or the 37<sup>th</sup> week of pregnancy, whichever is later, and must be agreed upon by both parties.**

**The New Life Midwifery Services Financial Agreement for Our Services includes:**

- Midwife & Attendants of the Midwife's Choice
- Pregnancy Testing
- Pregnancy & Nutritional Counseling
- Prenatal Screening & Prenatal Visits (as outlined in the Practice Guidelines)
- Home Birth & Neonatal screening
- Breastfeeding Instruction & Support
- Birth Supplies & Equipment supplied by Midwife
- Suturing of Perineal Tissue, if needed up to a 3rd degree laceration
- Postpartum Care for approximately 6 to 8 weeks after birth
- Electronic, Phone, or Postal Communications

**Other Services Available:**

- Basic Fertility Counseling and Insemination
- Birthing Support in Out of Home Facilities
- Pregnancy and Birth Photography

**New Life Midwifery will provide these services at an additional financial cost:**

- Clinical laboratory testing by an outside reference laboratory, including newborn screen
- Pap smears, either by standard slide method or by Thin Prep method
- Insurance submissions through our billing services

**New Life Midwifery Service does NOT provide these services:**

- Circumcision or other forms of genital mutilation
- Hospital or birth center births, or cesarean births, other than birth support; we are not responsible for any expenses that occur as a result of transport.
- Prescribe or give drugs before, during or after the birth.
- Suturing of perineal tissue with a fourth degree tear

**The Parents will supply and be responsible for obtaining and paying for the following:**

- The New Life Midwifery Birth Kit
- Educational Items: (books, videos, etc. not supplied by the NLMS services)
- Medical Laboratory or Diagnostic Tests, including any medical tests that may be necessary in providing good prenatal care to the mother and baby and aid in the detection and management of possible birth complications.
- Rh Antibody Testing and Rhogam Treatment: In the case of an Rh-negative mother and an Rh positive infant, including cord samples labwork to determine baby's blood type.
- Care for the newborn following birth.
- Cord Blood donation of Stem Cells, if desired.
- Prescriptions & Non-Prescription Medications, or herbal supplements, required by the mother and/or infant related to the present pregnancy and postpartum care.
- Emergency expenses that may include transportation, emergency room and physician expenses, surgery and medications; or any standard hospital, clinical, physician, nursing, or doula expenses related to the present pregnancy & postpartum care.
- If other foreseen expenses are to occur, the midwife has the obligation and responsibility to discuss them with the parents ahead of time and come to agreement with the parents.

## Cost of Services

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### **COST OF BIRTH PACKAGE: \$3600.00**

Unless doing a payment plan, the first half of this payment is due by 28 weeks. The second half of the payment is due before the 36 week home visit.

**DISCOUNT FOR FULL PAYMENT BY 2nd VISIT: less \$600.00** Other than referral bonuses, this discount may not be combined with a sliding scale or any other that you are eligible for.

**PAYMENT PLANS:** If you prefer to spread out payments, we offer a payment plan of \$200 per month over 20 months until the full balance (\$4000) has been paid. If desired, *payment plans must be in place by the 2<sup>nd</sup> prenatal visit and postdated checks must be written for the anticipated remaining payments due beyond the time of the birth.* **At least \$1000 must be paid by 36 weeks.** Additional amounts due will be billed. If gross household income is less than \$36,000 annually, you are eligible to make smaller monthly payments until your balance has been paid in full. A reduced fee will not impact the care provided.

**MILEAGE FEE FOR HOME VISITS:** Unless agreed upon otherwise, the birthing parents will be responsible for traveling costs of the midwife and her attendants for any mileage beyond 20 miles, round trip, of Milford Center. The additional charge per visit is a flat fee of \$20.

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### **BIRTH TUB RENTAL: \$250 (includes all supplies)**

An AquaDoula birth tub is available for rental during your birth. The midwives will bring this tub when they come to you in labor and will fill and empty it, as well. The tub is not available prior to or after your midwives stay. If you desire to have a tub available longer, please inquire as there are other vendors that offer this at a greater cost (\$350-500). The tub requires approximately a 2 hour fill time with most water heaters and can not be guaranteed to be filled prior to the birth, though it almost always is with plenty of time to spare. If you had a very quick birth and we do not begin to fill the tub, \$200 will be refunded to you. Once the tub is filling, the full cost is non-refundable.

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### **SLIDING SCALE FOR OUT OF POCKET COSTS:**

Yearly Income*	Monthly Income*	Weekly Income*	Adj. NLMS Fee (With Publicity**)	Adj. NLMS Fee (W/o Publicity)
< 20,000	< 1,583	< 395	Standard – 50%	Standard – 40%
20,001 – 24,000	1,584 – 1,917	396 – 479	Standard – 40%	Standard – 30%
24,001 – 28,000	1,918 – 2,333	480 – 583	Standard – 30%	Standard – 20%
28,001 – 36,000	2,334 – 3,000	584 – 692	Standard – 20%	Standard – 10%
> 36,000	> 3,000	> 692	Standard – 10 %	Standard Fees

Proof of income may be requested. Fees are not fixed until the agreement has been signed. NLMS will work with each individual family's financial situation and if hardship is proven, we will adjust our fees accordingly. Every woman deserves a positive birth experience and every baby deserves a good beginning. \*This income is considered gross household income (before taxes and other deductions). \*\*"With publicity" discounts, means that the expectant mother (and her partner) will actively assist us in promoting our services. See page 1 (one) of this document.

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### **FOR THOSE WITH INSURANCE COVERAGE:**

We no longer bill directly to insurance companies, but will gladly supply you with an invoice and explain the process for submitting a claim directly. Please ask if you need an invoice prepared.

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**TRANSFER OF CARE:** In the unlikely event that you are referred to other medical care or you opt for another caregiver prior to labor, you may receive a refund of 50% of your total fee only if NLMS is no longer providing care or support during the remainder of your pregnancy, labor, birth or postpartum. If, after 37 weeks, you go into labor and the midwife and any birthing attendants (of the midwife's choice) arrive to attend your labor, regardless of outcome and final place of birth, the birthing fee will not be refunded. Even if the birth process is transferred to a medical facility during labor, the midwife will continue to provide labor support and lactation consultation, follow-up postpartum care. There are no refunds of any kind paid unless agreed upon by both parties, as our fees are market fair.

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**CREDIT CARD PAYMENTS:** We currently accept all major credit cards for birthing service payments. There is a 3% service fee on all credit card payments, unless payment is being made in full. You will be electronically invoiced for these payments via e-mail.

**INTEREST AND LATE FEES:** Accrued amounts not paid when due are subject to 25% annual interest charge from the time of birth. Returned checks will incur a \$10 charge. Payments not made by the due date, will incur a \$20 fee. If you experience hardship while making a payment plan, you may express this openly with your midwife and request a revision of your payment plan.

I / We \_\_\_\_\_  
have read all sections of this disclosure and have discussed each section with each other and with the Midwife, Kelley Faulkner, and New Life Midwifery Services regarding the financial obligation of the services rendered. We do hereby understand and acknowledge all information, terms and ramifications. We execute it voluntarily and with full knowledge of its significance. We have selected the following payment options:

- Discounted payment in full by 2nd prenatal visit** (\$3000)
- Payment in full by 36 weeks** (\$3600)
- Payment Plan** (\$200/month for 20 months until payment is made in full= \$4000)
- Billing Insurance** (actual amount paid will vary based on amount paid by your insurance)
- Sliding Scale** (payment plan eligible)  
We agree that we fit into an income category that qualifies for a sliding scale payment option with a payment reduction of \_\_\_\_\_%. Based upon the New Life Midwifery Sliding Scale, we agree to pay the total amount of: \$ \_\_\_\_\_ in payments of \$ \_\_\_\_\_ Per Month / Visit, will the full amount due no later than week 37 of pregnancy.
- Publicity Discount** (10% off of total fees; See page 1 of this agreement for terms; not available when using a payment plan)
- Barter**  
In addition or in lieu of payment, we agree to compensation by other means, such as an exchange of services, goods, or talents by:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Other Discount** \_\_\_\_\_

We understand that the Midwife, Kelley Faulkner, DEM, reserves the right to decline further care in the event of non-payment on agreed terms, client medical or psychological reasons, or because of noncompliance / noncooperation on the part of one parent or both. If the right is being exercised, we understand that we will be notified in writing and care will cease 30 days from the date of the notice.

\_\_\_\_\_  
Parent #1 (Mother)

\_\_\_\_\_  
Parent #2 (Partner)

\_\_\_\_\_  
Legal Guardian (if applicable)

\_\_\_\_\_  
Midwife

\_\_\_\_\_  
Date