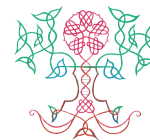


Choices for Payment Options

Various options to pay for services with Highland Midwife



These are some of the most common methods of payment used to pay for maternity care, with some details of benefits and drawbacks:

1. **Self-Pay Cash** (or check, credit card, etc.)
 - a. Benefits include receiving our prompt-pay discount package fee, a large savings.
 - b. Simplifies your care; gives you total freedom in your choices, within safety parameters.
 - c. Requires payment of package fee in full by 35 weeks.
 - d. You can still use your private insurance, and we will provide you with an itemized detailed invoice complete with coding. If you hire our biller at the start of care, she can pre-authorize your care, submit claims and appeals to your private insurance policy for you, and all reimbursements come back to you.
 - e. If you pay us for labs at the time of service, your labs will cost less because we get a provider discount to pass along to you, but we can only offer that savings if we are paid immediately (because we have to pay the lab right away).

2. **Private Insurance**
 - a. May or may not pay what you expect it to pay after you pay them large premiums.
 - b. May leave you owing a significant balance for your “patient responsibility”.
 - c. May severely limit your options for choices in your own care, depending on the details contained within your written policy, which details are rarely shared with you.
 - d. Will delay payment of claims, and invariably requires appeals, making you ineligible for a prompt-pay discount package fee unless you elect to Self-Pay (see 1. above).
 - e. Requires advance payment of biller fees to obtain proper authorization for care.
 - f. Insurance payments all go to your midwife unless you overpaid your portion.
 - g. Gives you the option of paying only your Estimated Patient Responsibility by 35 weeks, which disqualifies you for the package fee but reduces your up-front costs.
 - h. Will not be billed in-network, but an exception can be requested to get in-network rates.

3. **Medicaid-based Insurance**
 - a. The midwives at Highland alternate clinic days, but only one of them will be your contracted midwife and the other will be their backup and/or assistant midwife.
 - b. Lorri no longer accepts Medicaid, and all services with Lorri are Non-Covered services by any Medicaid-based policy. Your outside services such as labs will still be covered by insurance. Lorri needs to be paid using another option.
 - c. Rebekah still accepts Medicaid, so if you must use Medicaid, she will be your contracted midwife. Lorri will be her backup, which is still billed under Rebekah and covered by your policy. If you specifically want Lorri to also attend your birth (not as backup but as an additional assistant midwife), she charges a separate cash on-call/assistant fee which is a Non-Covered service.
 - d. Medicaid will pay Rebekah for basic standard maternity services, labs, ultrasound, prescription medications, and any transfer or consult that may be needed. Extra care or services may be Non-Covered by Medicaid, in which case you will not be able to receive them from Rebekah under Medicaid rules, but you are still free to receive them from Lorri and pay with cash. Examples: extra visits with Lorri such as nutritional, fertility/hormone, and herbal consults, (doula) support for hospital births, or herbal/vitamin supplements.
 - e. Lorri will consider, on a case-by-case basis, offering a discount for clients with income-based Medicaid but who elect to have Lorri be their midwife and pay cash instead.
 - f. If you utilize only basic services for your prenatal care, birth, and postpartum, then your only cash out-of-pocket expense will be your birth kit of disposable supplies.

4. Healthshares

- a. These are currently the only insurance plans which are actually paying providers up to 100% of their fees. (Others only pay a portion of the billed amount, and expect providers to write off the rest and never be fully paid, or patients to pay the balance.) Experience with healthshares has shown that they offer birthing families extremely good service.
- b. There are both Christian-based and non-religious healthshares available. They cost less than other private plans, because they are not paying huge profits to stockholders.
- c. The detailed invoice that we provide satisfies their paperwork requirements. We give you an “average” estimate for them at the start of care, so they budget ahead to pay for it. After the birth, we give you a closing invoice with exact amounts, including labs.
- d. Requires pre-payment in full by 35 weeks, and labs paid at time of service.
- e. The prompt-pay makes you eligible for the package discount flat fee.
- f. Reimbursement is usually very fast, and no far has never required any appeal, and the refund all comes directly back to you.

5. Medical Loans

- a. We are delighted to now be able to offer you this option! You can log into United Medical Credit (.com) to sign up under Lorri’s provider account and apply for a personal medical loan to pay for your maternity care. Direct links are posted on the Highland website - please apply early to determine whether this may be the best option for you.
- b. This option qualifies you to benefit from the prompt-pay package fee discount, without any out-of-pocket expense for you. The loan funds deposit directly to your bank account, your midwife is notified, and you then pay your midwife in full.
- c. You can still hire our biller, and/or send in your closing invoice to your insurance or healthshare, and all reimbursements from your claims will come back to you.
- d. If you apply for a modest amount above our fee, it can cover your labs as well.
- e. Qualifying for the loan is easy, and the interest rate is based on your credit.
- f. You control the amount of the loan that you apply for, so if you only need a smaller amount to finish paying your fees, then your loan amount will be minimal and still allow you to get our discounted package fee, which means significant savings for you.
- g. In most cases, the length of the term of your loan approximates the length of time that your midwife would have spent waiting to be paid from insurance.

Please carefully read your Financial Agreement prior to signing and returning it to us. Consider your options carefully, and ask whatever questions are needed to fully understand the effects of your choices. The Financial Agreement is a binding legal document. Due to the extremely poor pay from insurance since the Affordable Care Act, your midwives now have no alternative but to strictly enforce the terms of the Financial Agreement, and will not be able to continue your care or attend your birth if those terms are not met, so please choose an option (or propose a payment plan) which is practical for you, and with which you are able to comply.

*By signing the Financial Agreement, and by initialing your payment choices on our Informed Choices Checklist, you are selecting the following options (please also circle here for your own notes), please indicate **all** that apply:*

1. Self-Pay Cash
2. Private Insurance
3. Medicaid-based Insurance (I WILL / WILL NOT pay for Non-Covered services)
4. Healthshare
5. Medical Loan