

Alamo Area

M I D W I F E R Y

FINANCIAL POLICY *Effective January 1, 2009*

Thank you for choosing Alamo Area Midwifery as your healthcare provider. Midwife, Monica Garza-Vickery and the staff of Alamo Area Midwifery will be happy to discuss the necessary fees and the following policy with you at any time. Please read and sign the following financial policy prior to beginning prenatal care with Alamo Area Midwifery. Payment for services is due as arranged at the signing of the Contract for Midwifery Services (ie payment plan, insurance payment arrangements, etc). Any portions which are not covered by health insurance or for private pay clients, Alamo Area Midwifery accepts cash, personal check, MasterCard and VISA.

- It is possible that your insurance will pay for midwifery care for you and your newborn. Please present your insurance card to the midwife at your first visit, so that she may verify insurance benefits and possibly obtain preauthorization. Alamo Area Midwifery is not contracted with any managed care plans at this time, therefore Licensed Midwives in the area are usually considered to be "Out Of Network" providers. However, most care plans will offer an exception for those subscribers necessitating in home prenatal care, as there are no providers in the area serving as alternatives to Licensed Midwives.
- All charges are your responsibility, whether your insurance plan pays or not. Not all services are covered benefits in all contracts. Contracts are formed between insurance companies and the human resources department of employers. Please check your plan documentation regarding coverage questions. Fees for services as well as unmet deductibles and copayments are due at the times arranged within the Contract for Midwifery Services.
- Your insurance policy is a contract between you, your employer and the insurance company. Alamo Area Midwifery and Monica Garza-Vickery, LM, CPM are not party to that contract. Our relationship is with you and your newborn. We cannot become involved in disputes between you and your insurer regarding deductibles, copayments, covered charges, secondary insurance and "usual and customary charges". We will, however, make all reasonable efforts to assist you in gaining access to the in-network exception that is typically required to obtain midwifery/homebirth coverage.
- If your insurance plan does not pay your claim within 30 days of submission, it will be your duty to expedite payments. If plan claims are not paid within 60 days, all payment of submitted charges will be your responsibility.
- Returned checks and balances older than 90 days may be placed with a collection agency.
- Occasionally a refund is due to you. Alamo Area Midwifery will issue a refund check following receipt of full payment due from insurance plans.
- For optional lab testing, please verify that you are being directed to the lab that is a participating provider with you insurance plan. Alamo Area Midwifery is contracted with Quest Diagnostics and DSHS Women's Health Labs. Optional lab testing is billed separately from Alamo Area Midwifery services billing.
- Upon signing the Contract for Midwifery Services, payment plan arrangements will be made. Your financial responsibility is based upon any unmet deductible and coinsurance. The balance of fees charged must be paid by 35 weeks gestation. If the balance is unpaid by 35 weeks gestation, Alamo Area Midwifery and Monica Garza-Vickery, LM, CPM will terminate midwifery services and make necessary arrangements to transfer your care to that of a local physician or midwife of your choice for delivery
- Unfortunately at this time, Alamo Area Midwifery services are not covered by Medicaid. However, midwifery services are available to those enrolled with Medicaid at a discounted rate. Inquire with the midwife or staff regarding this rate.
- Please note that all cancellations should be made at least 24 hours in advance. Failure to cancel an appointment may require a rescheduling fee of \$25, and is not covered by insurance plans.
- Alamo Area Midwifery understands that circumstances may temporarily effect a financial situation. Please present any issues with payment to the midwife, either in person or via e-mail so that we may work together in managing your account.

Thank you, again, for choosing Alamo Area Midwifery. We are proud to serve you with the birth of your dreams!

Signature of Client or Legal Representative

Date

Printed Name of Client or Legal Representative

Relationship to Client