



## Financial Policy and Agreement

Thank you for choosing Heart of Houston Birth and Wellness Center (HHBWC) as your maternity care home. In order to continue to provide excellent care, we have established the following financial policy. Thank you for understanding the necessity of this policy. If you have any concerns or questions, please speak with the Billing Coordinator.

### Financial Responsibility

You are responsible for all charges and fees on your account. We are not contracted with any insurance company as an in-network provider. Your insurance company may reimburse all or part of the care you receive from HHBWC through out-of-network benefits, a gap exception, or any such manner but HHBWC is not responsible for any such reimbursement. Your insurance policy is a contract between you and your company. HHBWC does not have information about the details of your insurance contract and is therefore not bound to the terms and conditions of such contract. If you would like to apply for reimbursement from your insurance company, we will provide you with a superbill to submit to your carrier, however HHBWC will not be liable for the acceptance or rejection of such a request for reimbursement.

### Birth Package Fees

HHBWC bundles their birth fees into one complete package price of \$8,000 regardless of whether the birth takes place in the hospital or birth center. All fees are due by 36 weeks gestation. We understand that some clients may seek reimbursement from their insurance, and for this purpose, we break down the package price into the different invoices: Professional Fee, Facility Fee, and Enrollment fees. Each of these are described in detail on the following pages. Payment schedules and discounts are detailed on page 3.



## Enrollment Fees

HHBWC charges a \$500, non refundable Enrollment fee for all clients regardless of planned birth location of birth. This payment is due on or before your first prenatal visit. The enrollment fee reserves your spot on our birth roster, covers administrative costs, WHC membership, and gives you access to educational material on our client portal. Clients transferring into care from another provider may be asked to pay this deposit prior to their first visit.

## Professional Midwifery Global (“Professional Fee”)

The Professional Maternity Global is \$5,500. This includes all prenatal, birth, and postpartum care provided by the midwives of HHBWC. A complete list of what is included in the Professional Maternity Global can be found on the “Midwifery Care and Birth Package Details” page in the Birth Center Enrollment Form. The full payment is due prior to you reaching 36 weeks’ gestation, however periodic payments are due in accordance to schedule put forth on page 3. If payment in full has not been received by 36 weeks, and additional payment arrangements have not been made, we will discuss arranging a transfer of your care to another provider.

## Facility Fee (“Facility Fee”)

HHBWC charges a \$2,000 facility fee which is due prior to reaching 36 weeks gestation. This fee is applied regardless of location for birth. A detailed list of what is included in the Facility Fee can be found on the “Midwifery Care and Birth Package Details” page. The First \$1000 of the facility fee is applied to the prenatal period. This covers the cost of prenatal labs, ultrasounds, in-house testing, supplies, etc. For birth center births, the remaining \$1000 facility fee is applied to the birth and postpartum period, For births at the birth center it includes general use of the center during labor and birth, medications, IV fluids, supplies, nitrous oxide use, water immersion/birth, and a trained birth assistant, . In the event of a pre-labor transfer to the hospital, the \$1000 facility fee covers the additional cost of parking for our midwives and support staff, hospital privileges fees, insurance fees, and the additional call time required by our staff.

## Additional Charges:

You are responsible for all fees associated with laboratory testing, ultrasounds and radiology services, referrals and consultations, and medications your midwife may prescribe not included in our care. If you elect to have your routine labs or anatomy scan through a source that is not included in our package you will be responsible for the cost of such testing. Please see our “Midwifery Care and Birth Package Details” page 3 for additional information about labs and diagnostic testing included in your enrollment package. If you receive care or have a consultation with a physician or other specialist, or require evaluation or treatment at a hospital you will be responsible for any and all fees billed.



## Refunds for Advance Payments

### Professional Midwifery Fee:

If you Transfer/Terminate care prior to reaching 36 weeks you will be charged \$350 for your initial visit and \$250 for each return OB visit. Refunds will be issued following submission of the "Transfer of Care" and "Records Release" forms.

Professional Fee refunds will be issued on a very limited basis for transfers out of our care following 36 weeks and only if it is prearranged. If you develop conditions that exceed the risk criteria of the Birth Center, under most circumstances, our midwives will be available to you, at a minimum, in a supportive role, during your labor and birth as well as for ongoing postpartum care.

Refunds will not be issued for any of the following:

- You do not call your midwife when you are in labor and you do not show up at the Birth Center, as planned, to give birth.
- If you decide to stay home and have your baby or change your mind and check yourself into the hospital.
- If your labor is fast and you give birth prior to arriving at the Birth Center. In this case your midwife will discuss with you the recommended options for immediate postpartum and newborn care based on your individual circumstance.
- You develop a condition during labor, or immediately postpartum that necessitates a transfer to the hospital for additional care.
- Another provider attends your birth and one of our midwives is unable to be present.
- If you do not follow up for your postpartum care.
- If we co-manage your care with another provider.

### Facility Fee Refunds:

Facility Fee refunds will be issued on a very limited basis for transfers out of our care following 36 weeks and only if it is prearranged. Even in the case of transfer for medical necessity, our staff will coordinate a medical transfer of care, provide ongoing support, and resume routine postpartum care. For transfers prior to 36 weeks refunds will be issued according to the fees schedule assessed in the Facility fee section on page 3.



## Discounts

Unless another special offer/discount applies, we offer the following discounts to clients. Discounts can be combined but may not exceed \$1000

\$500 Medicaid Discount (applied to facility fee): must show proof of coverage. Medicaid will be billed for your labs, ultrasounds, and newborn screening, etc.

\$250 Timely Pay Discount (applied to professional fee): If all fees are paid by your 2nd visit or within 48 hours of initial visit if care is established after 20 weeks of pregnancy.

\$150 Cash, Check, ACH Auto Draft Discount: This discount is applied when ALL payments are made via check, cash, or ACH auto Draft. This discount will be voided in the case of credit or debit card payment, returned checks, or insufficient funds.

\$100 Professional Labor Doula Discount: Proof of professional doula contract must be provided by 28 weeks of pregnancy or discount will be voided. Doula must be present during labor and birth.

\$150 Return Client Discount: For clients who have previously given birth with Heart of Houston

## Payment Schedule

An initial payment of \$1500 will be due following your first visit. If you elect the timely pay discount the remaining balance will be due at your next appointment. If you opt to pay over the course of your pregnancy, the balance will be divided equally into monthly payments, to be paid on the 1st or 15th of each month, with all fees paid by 36 weeks of pregnancy. Failure to make regular payments may result in a termination of care.