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www.sage-femmemidwifery.com www.facebook.com/SageFemmeMidwifery

General Description of Fees

Homebirth

Many plans reimburse for homebirth services. We are able to assist you in determining if your insurance will cover the services we provide. If your insurance will not cover a home birth or midwifery services, we offer cash discounts and payment plans. Sage-Femme Midwifery is considered "out-of-network" with all insurance companies, except CDPHP and Blue Shield of NENY, and we accept insurance by billing as an "out-of-network" provider of services. If CDPHP or BSNENY is your insurance plan, we will work with you to figure out what your out-of-pocket costs may be depending on your specific plan.

The total fee for Prenatal, Labor & Birth and Postpartum services is \$8500. This fee will be billed to your insurance company, if applicable. This fee does not include lab testing, which will be billed directly to your insurance company by the laboratory.

In addition to the Sage-Femme total fee, you will be required to purchase a birth kit which typically costs around \$100. If you choose to have a water birth, you have the option of purchasing or renting a birth pool.

While these fees are standard for the type of service being provided, Sage-Femme is committed to keeping homebirth an option for all women who desire and are appropriate for this type of birth experience. We are open to barter and energy exchange arrangements, and we encourage you to think creatively in order to make your home birth happen.

GYN & Primary Care Visits

For GYN and Primary Care visits, Sage-Femme Midwifery is "out-of-network" with all insurance companies, except CDPHP and Blue Shield of NENY. I believe health care is a right, and I am therefore committed to providing high quality health care that is affordable.

If you do not have CDPHP or BSNENY, the fee is decided by you along a sliding scale. Fees are related to time spent, not diagnosis. The sliding scale is available so you can determine what you can afford. It is not based upon income. I ask that those who can pay the higher end of the scale do so to offset those who are able to pay only the minimum. You will be asked to set that fee at the time you make your first appointment and that will be the expectation for future appointments until you request a change.

30 minute appointment: \$50-\$60 60 minute appointment: \$90-\$110







Sage-Femme Midwifery PUC

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- Allow an hour for an annual exam
- Allow an hour for a visit where will address multiple, seemingly unrelated, problems
- Allow 30 minutes for a simple problem visit

Please be realistic about the time you will need as that will help you with budgeting and me with scheduling. Please understand that I will make every effort to address your needs in the time allowed. This may not always be possible and it may take several appointments to achieve a desired result.

Payment should be made at the time of service. If this is not possible, please discuss this with me or my office staff at the time of scheduling so that alternate arrangements can be made.

I will provide you with a receipt to present to your insurance company as some of you may have the option for reimbursement. I can also provide you with treatment plans for payment through flex spending accounts.

Note: For those who have limited cash resources, I am happy to discuss barter/exchange of services arrangements!

Sage-Femme Studio Programming

Sage-Femme Studio offers classes, workshops and presentations on a variety of pregnancy, birth, general healthcare and parenting subjects. They are usually held at the Albany office. There is usually a suggested donation requested, however, they are open to everyone.