

## HOMEBIRTH FOR MILITARY FAMILIES

TRICARE (PRIME & SELECT) FAMILIES ARE RESPONSIBLE FOR NON-BILLABLE (UNCOVERED) FEES AND 15% ABOVE BILLABLE FEES ON AN INCOME BASED SLIDING SCALE. THE REMAINDER OF THE HOMEBIRTH FEES ARE BILLED BY LMM TO TRICARE

- \* VERIFICATION OF TRICARE ELIGIBILITY AND REFERRALS (IF PRIME) REQUIRED

### \* UNCOVERED FEES - TOTAL DUE OUT OF POCKET

#### NON-REFUNDABLE

\$500 DUE AT INITIAL PRENATAL VISIT

#### REMAINDER DUE AT 32 WEEKS

\$4500 O-4 & Above

\$4000 E-6 -- O-3 (10% discount)

\$3100 Up to E-5 (28% discount)



Homebirth care with Lavender Moon includes fees for Midwifery Care and Mobile Facility Fees :

- Up to 16 prenatal and 4 postpartum visits for mother and baby (20 total visits) - holistic one-on-one care - up to one hour (3-4 in your home and remaining in the office)
- Partner, family, and doula welcome to all visits and your birth
- Nutrition and Movement Counseling, Pregnancy, Birth, and Postpartum education/preparation specific to each trimester - before and during each visit
- Spinning Babies, Birthing from Within, Hypnobirthing, Mindful Birth and Prenatal Yoga, Functional Medicine, Herbal Remedies, and Trauma-Informed Care
- Your health record shared 24/7 with you for every visit, lab, educational, or midwife recommendation/resource - with a HIPAA messaging system to discuss questions or concerns
- Referral to chiropractic, physical therapy, acupuncture, ultrasound, and MD if desired or needed
- A midwife with extensive experience - especially with physiologic birth & healing birth (mom of 3 who birthed at home with #3 after 2 births that led to c-section), as well as healthy and compromised newborns (former NICU RN & current NRP Instructor)
- Skin-skin - holistic, physiologic postpartum transition of mother and baby
- Integrated transfer with your midwife & local EMS in the event of transfer to the hospital
- Midwife and Assistant on call for birth 24/7 from 37-42 weeks & Midwifery Care in your home during active labor and postpartum for you and your baby
- Midwife, Assistant, and Homebirth Supplies/Meds in your home for you and your baby
- Comprehensive Postpartum Care that includes - personalized lactation assistance, the Newborn Screen, CCHD testing, and on-call care from your midwife - a former NICU, Adult ICU, and birth center birth & postpartum RN Birth Assistant
- Verification of Benefits for Insurance/Tricare - Birth Certificate Assistance
- Midwifery fees billed to Tricare for all covered services
- Earthside Birth Tub & Kit (Value - \$330) - provided at 34-36 week home visit
- Birth & Postpartum Kit (Value - \$70) - provided at 34-36 week home visit

Not included in the Homebirth Fees - additional cost :

- Doula Care - optional but highly recommended. A doula is especially helpful for both mother and partner in your first pregnancy. The doula's labor support in early labor before the midwife arrives is invaluable. Tricare is also covering doula services (for doulas working with Tricare/TriWest)
- Lab draws are in office & included - however, processing is billed directly by Labcorp to your insurance/cash pay
- Ultrasounds will be referred to SonoHealth by LMM but billed by them to your insurance/cash pay
- Rhogam (if needed), Oral Vitamin K, Erythromycin eye ointment, Antibiotics (prophylactic or tx)
- Additional Office, Home, or Telehealth Visits after 16 prenatal and 4 postpartum.

Michele 🦶

\*Effective 7/26/24

## TRICARE BILLING

OUR FEE FOR HOMEBIRTH MIDWIFERY CARE IS BILLED GLOBALLY AFTER 34 WEEKS - WHICH MEANS THE FEE IS THE SAME FOR ALL PRENATAL, BIRTH, POSTPARTUM, AND NEWBORN CARE—NO MATTER WHAT POINT IN PREGNANCY YOU COME INTO CARE, HOW LONG YOUR BIRTH IS, WHETHER YOU HAVE A HOMEBIRTH OR TRANSFER TO MEDICAL CARE . THE AVERAGE CLIENT RECEIVES OVER 100 HOURS OF 1-ON-1 CARE AND 24/7 ON-CALL CARE FOR 5 WEEKS BEFORE BIRTH AND THE FIRST WEEK AFTER. MICHELE'S GLOBAL FEE IS \$8800. THE SLIDING SCALE FOR HER FEES IS EXCLUSIVE TO TRICARE BENEFICIARIES BECAUSE MICHELE IS COMMITTED TO MAKING ONE-ONE MIDWIFERY CARE AND HOMEBIRTH ACCESSIBLE TO MILITARY FAMILIES.

A \$500 NON-REFUNDABLE DEPOSIT IS DUE AT YOUR INITIAL 1 HOUR CLINICAL VISIT WITH US - THE SECOND IN-OFFICE VISIT (FIRST IN-OFFICE VISIT IS A 30 MIN COMPLEMENTARY MEET & GREET). THE REMAINDER OF UNBILLABLE FEES ARE DUE IN FULL BY 34 WEEKS. ALL FEES CAN BE PAID WITH CASH, VIA ZELLE/VENMO, CREDIT CARD WITH STRIPE/PAYPAL, OR AFFIRM FINANCING.

### NOTES ON TRICARE WEST:

MIDWIFE MICHELE IS A NON-NETWORK, AUTHORIZED TRICARE PROVIDER WITH TRICARE WEST. AS A CNM, TRICARE'S POLICY INCLUDES COVERAGE FOR ALL HER BILLABLE SERVICES. IF YOU HAVE A HOMEBIRTH, THIS WILL COVER UP TO 85% OF BILLABLE PRENATAL, BIRTH, AND POSTPARTUM CARE FOR YOU AND YOUR BABY. THE REMAINING FEES ARE NOT BILLABLE OR COVERED BY TRICARE AND, THEREFORE, OUT OF POCKET.

### TRICARE PRIME VS SELECT

IF YOU ARE TRICARE PRIME, RECEIVING A REFERRAL FOR MICHELE'S CARE IS POSSIBLE, BUT IT IS UNLIKELY SINCE SHE IS OUT OF NETWORK. HOWEVER, IF A REFERRAL IS OBTAINED BILLING IS SIMILAR TO TRICARE SELECT. HOWEVER, YOU MAY HAVE LESS OPTIONS FOR CERTAIN SERVICES WITH PRIME SUCH AS CHOICE OF SONOGRAPHER - SINCE LESS PROVIDERS ARE IN-NETWORK WITH TRICARE. YOU ALSO HAVE THE OPTION TO SWITCH TO TRICARE SELECT DURING OPEN ENROLLMENT. YOU WILL NEED TO CONTACT TRICARE FOR MORE INFORMATION ON THE PROCESS.

REGARDLESS IF YOU ARE TRICARE PRIME OR TRICARE SELECT, MICHELE WILL BILL TRICARE FOR BILLABLE FEES AND YOU WILL BE RESPONSIBLE FOR THE ABOVE FEES ONLY - WHICH INCLUDE 15% ABOVE THE TRICARE APPROVED RATE FOR BILLABLE FEES AND THOSE FEES THAT ARE UNBILLABLE TO TRICARE (IE FACILITY TYPE FEES).

### ADDITIONAL TRICARE MATERNITY INFORMATION:

[HTTPS://TRICARE.MIL/PUBLICATIONS/BROCHURES/MATERNITY\\_CARE](https://TRICARE.MIL/PUBLICATIONS/BROCHURES/MATERNITY_CARE)

## NOTES ON VALUE:

WE HAVE OBSERVED (AND MICHELE HAS EXPERIENCED PERSONALLY) OVER MANY YEARS THE DIFFERENT WAYS THAT PEOPLE THINK, PLAN, AND ADDRESS THE FINANCIAL ELEMENT OF HOMEBIRTH COST. THE CARE WE RECEIVE IN A HOSPITAL OR BIRTH CENTER IS NOT THE SAME AS HOMEBIRTH. IN THE HOME WITH MICHELE YOU WILL BE OFFERED THE TRUE MIDWIFERY MODEL OF CARE. YOU WILL KNOW THE MIDWIFE THAT WILL ATTEND YOUR BIRTH, YOU WILL BE FULLY SUPPORTED TO WATERBIRTH OR USE ANY TOOLS TO SUPPORT TRUE PHYSIOLOGIC BIRTH. YOU WILL BE IN YOUR SPACE, KEPT SAFE, AND NOT HAVE TO FIGHT FOR OUR CHOICES. HOMEBIRTH CARE WITH MICHELE IS TRUE MIDWIFERY-LED CARE, SUPPORTING YOUR VALUES AND PHYSIOLOGIC BIRTH - IN YOUR OWN SPACE AND INDIVIDUAL TIMEFRAME.

MIDWIFERY CARE IS NOT THE SAME AS MEDICAL CARE - ESPECIALLY IN PREGNANCY. THE MIDWIFERY MODEL VALUES RELATIONSHIP AND PERSONALIZED CARE WITHIN A HOLISTIC FRAMEWORK. IT IS IN SPENDING MORE TIME WITH YOU AND LEARNING YOUR VALUES AND THOSE OF YOUR LOVED ONES THAT WE CAN INDIVIDUALIZE YOUR CARE. OUR VISITS ARE UP TO ONE HOUR; WE COME TO YOUR HOME FOR YOUR BIRTH AND WORK WITH YOUR SPACE AND WHAT YOU VALUE. WE SHARE INFORMATION WITH YOU AND MAKE RECOMMENDATIONS FOR CARE BUT SUPPORT YOUR PERSONAL DECISIONS. WE KEEP OUR CLIENT LOAD SMALL AND OUR STAFF ON THE SAME PAGE BECAUSE INDIVIDUALIZED CARE IS ALMOST IMPOSSIBLE IN A HIGH-VOLUME PRACTICE WITH MULTIPLE STAFF MEMBERS CARING FOR EACH FAMILY.

## STRATEGIES FOR AFFORDABILITY:

WE RECOGNIZE THAT NOT EVERYONE HAS THE TIME OR ABILITY TO PLAN FINANCIALLY FOR THIS KIND OF COST—REGARDLESS OF THEIR PERCEIVED VALUE OF THE EXPERIENCE. WE HAVE SEEN OUR CLIENTS DO SOME VERY CREATIVE AND EFFECTIVE BUDGETING TO MAKE IT WORK, THOUGH, AND WE WANT TO PASS THAT ENCOURAGEMENT ON TO YOU!

- FINANCE ALL OR PART WITH AFFIRM
- USE YOUR HSA ACCOUNT IF AVAILABLE
- SAVE ALL OR PART OF YOUR TAX REFUND
- ASK FOR CASH CONTRIBUTIONS AS A SHOWER GIFT VS BABY ITEMS
- SELL ITEMS ON FB MARKETPLACE THAT YOU NO LONGER NEED
- USE A 0% INTEREST CREDIT CARD OFFER AND PAY IT OFF BEFORE THE DEADLINE THAT INTEREST BEGINS ACCRUING.

WE STRIVE TO MAKE THE CARE WE PROVIDE ACCESSIBLE BY OFFERING DISCOUNTS AND FINANCING THRU AFFIRM. WE VALUE PROVIDING THE MOST EXCEPTIONAL CARE POSSIBLE FOR YOUR BIRTH AND POSTPARTUM COURSE. WE ALSO VALUE KNOWING OUR CLIENTS AND THEIR LOVED ONES WELL AND CARING FOR THEM BEYOND POSTPARTUM. WE BELIEVE YOU WILL BIRTH CALMER AND SAFER IN YOUR OWN SPACE - UNINTERRUPTED BY THE NEED TO MOVE TO A NEW SPACE. WE VALUE TRUE MIDWIFERY CARE & PHYSIOLOGIC BIRTH - WE BELIEVE IT MATTERS. WE HOPE TO SUPPORT YOUR BIRTH - YOUR WAY - SAFE & EMPOWERING.

