

INSURANCE CHECKLIST

☐ VERIFICATION OF BENEFITS

Whenever a major medical service is needed, the provider conducts a verification of benefits to estimate costs and facilitate a smooth billing process.

When: Ideally, the verification is done before your first visit with your provider or early in your pregnancy.

☐ GAP EXCEPTION

A Gap Exception lets you get in-network coverage for an out-of-network provider when your insurance lacks the right type of provider. Since most insurance networks don't include midwives for home births, you can request an exception to cover this gap in care.

When: In your first trimester or early in your second trimester. It's not uncommon for the initial request to be denied, so we recommend giving yourself ample time to appeal, just in case.

Choose which of our services best fits your needs:

DIY Approach:

- Live Webinar w/ Guided Workbook- \$45
- Guided Workbook - \$19

VIP Service: \$125

Visit our website for more information.

☐ CLAIM FILING

You'll collect the documents we need from your midwife and send them to us. Our expert medical coders will make sure all reimbursable services are reflected in your superbill so your coverage is maximized.

When: After your final postpartum visit.

Superbill Service - 4% of your birth bill

