# Refund Guide

My financial admin deals with all refunds and payments please get in touch with her on <a href="mailto:felicity@mymidwifemadelaine.com">felicity@mymidwifemadelaine.com</a> if you have any questions.

#### **Single Appointments**

- When you book a single appointment, you can pay in full for the appointment at booking or if the appointment will not take place for a while, you can pay a £50 deposit. If you cancel your appointment for any reason, you will be refunded in full, however if you cancel less than 24 hours before the arranged appointment time, I will retain a £50 deposit.
- 2. In the unlikely event that I have to cancel your appointment at any time, for any reason, you will not be charged.

#### Antenatal & Postnatal Care

- 1. If you book a package of care with me but have a miscarriage, you will only pay for the appointments you have received and any scans or blood tests you have had.
- 2. If you book antenatal care and change your mind after your first appointment, you only pay for the appointment and any blood tests or scan that you have had.
- 3. If you choose to miss appointments that are booked as part of your care package, you pay the same and will not receive a refund. If you require fewer appointments, please let me know at booking so we can create a bespoke package of care for you.
- 4. If you have a package of antenatal care and you cancel an appointment on the day, it will be rearranged. If this happens more than once, it will not be rearranged unless you pay for an additional visit.
- 5. If you go into labour before 36 weeks you will receive a refund of £400 for the antenatal care not received.
- 6. If you go into labour after 36 weeks, you pay in full for antenatal care
- 7. If your pregnancy is prolonged up to 43 or 44 weeks you pay the same, there is no additional charge for the extra appointments.

#### Homebirths & Support in Hospital

If you book a package of care that includes birth, other clients who may want to book me for that time period will need to be declined. If you then change your mind, your refund will take this into account.

The cost for birth care part of the Homebirth packages includes my commitment to you, the on-call period, the care you receive, a second midwife being available and on-call for you, equipment, and clinical indemnity insurance.

When you book a homebirth or support in hospital package with me, my second midwife and me are reserved for you and will not take on any other clients with a similar due date.

We will both be on call 24/7 from 37 weeks of pregnancy until your baby is born which may not be until 43 weeks of pregnancy.

When your plans change, I will look at any refund due on a case-by-case basis. I have tried to balance these situations and be reasonable in the refund guide. However, in exceptional circumstances, each case would be viewed individually.

#### If your plans change before 37 weeks of pregnancy

- 1. If you book a Homebirth or Support in Hospital Package and change your mind before 37 weeks of pregnancy (36 weeks plus 7 days), you pay for the antenatal care you have received or £500 whichever is the greater. You can cancel the birth element of your care and receive a refund for this.
- 2. If your plans change from a home birth package to a support in hospital package before 37 weeks of pregnancy you will receive a part refund as the second midwife is no longer needed
- 3. If you have booked a homebirth package and you go into labour before 37 weeks, I will try to accompany you into hospital to support you if you wish. You will receive a part refund as the second midwife is no longer needed. If I am unable to provide you with support in hospital the birth element of your package is refunded in full.

### If your plans change after 37 weeks of pregnancy

If you book a package of care and cancel care after 37 weeks (35 weeks plus 7 days) you **may** be required to pay for the birth element of your care in full. This will depend on your specific circumstance. I will try to be as fair as possible when calculating your refund. Below are different scenarios and the refund that would be given.

- 1. If you have planned a homebirth and a clinical situation arise which would require you to birth in hospital and you do not wish to have me present with you as support in hospital you will receive a part refund of the insurance costs as part of your birth care.
- 2. If your plans change from a home birth to a hospital birth, I can remain on call and will be available to support you in hospital. In this case you will pay in full.
- 3. If you decide to cancel care after 37 weeks of pregnancy you will pay in full.

#### If your plans for a homebirth change during labour

- 1. If you receive any care from me at home during labour you pay in full
- 2. If transfer to hospital in labour (before birth) is required **and** you have not received any care from me at home **and** you do not wish for me to accompany you to the hospital, you will receive a 10% part refund of the total birth fee.

- 3. If your labour progresses very fast and baby is born after you call me but before I arrive, you pay in full. I will prepare you for this situation during your antenatal care and will guide you over the phone whilst I am travelling to you. On arrival I will provide immediate care to you and baby and complete the third stage of labour.
- 4. If labour is very prolonged, I may ask my colleague midwife to take over care for a while. This is to maintain safety. Your fee will not be reduced in these circumstances.

## Failing to notify me when you are in labour

- 1. If you do not call me and you freebirth you still pay in full.
- 2. If you text me, and I do not see the text, I will not know that you need me and you will still be required to pay in full. Please always call me. If I does not answer I may be with a client. Always leave a voicemail.