

# Refund Schedule

When you book birth care with us at Private Midwives, your midwife is reserved for you. She is on call from 37-43 weeks of your pregnancy. During these 6 weeks, she will not take annual leave, and will be available 24/7 for you. We also limit how many clients she can be on call for at any given time. Typically, this is two clients with estimated due dates of approximately 2 weeks apart.

When considering cancellations and refunds, we need to be fair and proportionate.

- We want to give you choice and avoid you paying for any care you have not received.
- We also want to deter people who reserve a place without thinking things through, then change their mind and cancel at the last minute expecting a full refund.
- Finally, we want to be fair to your midwife. Most midwives get paid on a per client basis. They make a huge commitment to you when you book, arranging their personal life around your due date and being on call 24/7. They may have had to decline other clients who are due at a similar time.

Trying to balance all of this is a challenge and there will always be exceptional circumstances that we will look at on a case by case basis. However, below is our general refund policy. This information has been available for some time on our website in the Covid-19 FAQ booklet, general FAQ's and the client information booklet. This document pulls that information together into one place, with the aim of providing additional clarity.

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## Antenatal Care

- When booking a single appointment, payment in full will be taken at point of booking. However, if you go into labour or cancel the appointment, up to 5pm on the day before the appointment, we will give a full refund. Any cancellation after this time will not be refunded.
- When booking a single appointment for a Membrane Sweep, payment in full will be taken at point of booking . On arrival the midwife will undertake a physical assessment and carry out an antenatal examination. She will talk through your options, and if it is clinically safe to do so, she will offer the Sweep. If it is unsafe or inappropriate to do so, she will not offer the sweep, but as the appointment has still taken place, no refund is due.
- If we cancel your appointment at any time, for any reason, you will not be charged.
- If you book a package of care with us but have a miscarriage, you will only pay for the appointments you have received and any scans or blood tests you have had.
- If you book antenatal care and change your mind after your first appointment, you pay for the care you have had.
- Private blood tests – this package is booked as a whole. If you decide not to have one of the tests, the price remains the same. If you require additional tests these are charged extra.
- If you book the private scan package it has a fixed price. If you choose not to have some of the scans within the package, the price remains the same. If you need more scans because there is a clinical reason, the price remains the same. However, if you request additional scans for a non-clinical reason, there will be an extra charge for these scans.
- Antenatal care consists of visits every 4 weeks until 28 weeks of pregnancy. From that point on it will be 2 weekly until 36 weeks of pregnancy, and then finally weekly until baby arrives. If baby has not arrived by 42 weeks, twice weekly appointments will be offered.
  - If you choose to miss appointments, you pay the same. There is no reduction.
  - 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.
  - If you go into labour before 36 weeks (for clarity, 35 weeks plus 7 days of pregnancy) you will receive a refund of £350 or €400 for the antenatal care not received.
  - If you go into labour after 36 weeks, you pay in full for antenatal care

- If your pregnancy is prolonged up to 43 or 44 weeks you pay the same, there is no additional charge for the extra appointments.

## Birth care

The payment for birth includes the commitment to you, the on call period, the care you receive, the equipment used and statutory clinical indemnity insurance. It may also include a back-up midwife being available in some circumstances. Home birth and hospital birth are charged at the same price as we want you to make decisions based on clinical need and personal preferences, not finance.

Your midwife is on call for you 24/7 from 37 weeks of pregnancy. There may also be a second back-up midwife on call. Please call your midwife as soon as you think labour is starting, even if you don't need her yet. This will allow her to plan her workload and ensure she can be with you. Do not rely on texting your midwife as she may be driving, with another client, or sleeping. Always call.

We do understand that sometimes, clinical situations arise and your plans may change late in pregnancy. For example, your baby is breech or there are concerns about growth. We have tried to balance these situations and be reasonable in our refund policy. However, in exceptional circumstances, each case would be viewed individually.

## Optional extras

- Entonox is hired on your behalf.
  - In Ireland the midwife will bring it to the home. In the UK Entonox is delivered by BOC normally at 36 weeks of pregnancy. The cost of Entonox is subsidised by us. Please see the leaflet on Entonox for further details. If you cancel Entonox before the day it is delivered to you, you are not charged. Once it has been delivered it must be paid for regardless of if you use it or not.
  - If you change location and the gas cannisters are "lost" and cannot be recovered, an additional charge of £350 per cannister is added to your account. This is what BOC charge us.
- Birthing pools are hired on your behalf and delivered to your home at around 36 weeks of pregnancy.
  - Since Brexit, when the pool is delivered to you in Ireland, sometimes a customs charge is requested. This is inconsistent, varies in amount and is unpredictable. We have no control over it. If this happens please pay it, get a receipt and we will reimburse you at once.
  - Once your pool is delivered to you it is yours to keep until baby arrives and must be paid for.
  - You will always receive a new pool and pumps, pool liner, ground sheet etc. All must be returned as they are then professionally cleaned and use by a pool hire company. Your pool is always new.

- In Ireland, the pool is not returned and is yours to keep. This is why the cost is higher.

### If you change your mind or your circumstances change before labour starts

If you book a package of care that includes birth, other clients who may want to book the same midwife for that time period will need to be declined. If you then change your mind, your refund will then take this into account. However, we still try to be fair and proportionate.

- If you book a package of care and change your mind **before 36 weeks** of pregnancy (35 weeks plus 7 days), you pay for the antenatal care you have received or £500/€500 – whichever is the greater. You can cancel the birth element of your care and receive a refund for this.
- If you book a package of care and cancel care **after 36 weeks** (35 weeks plus 7 days) you are required to pay for the birth element of your care in full.
  - We appreciate that often the decision to change plans may only be made after a 36 week assessment, scan, or obstetric review etc. We also recognise that this could be deeply upsetting for you. We want to be fair to you, so with this in mind, if the cancellation is due to a medical or maternity related condition:
    - you can cancel **up to 37 weeks** (36 weeks and 6 days) and receive a full refund.
    - You can have your midwife support you in hospital and pay in full
- If your plan of care changes **after 37 weeks** of pregnancy (for clarity, 36 weeks plus 7 days), you will still need to pay in full for birth care.
  - If you have changed your mind, you pay in full
  - If your plans change from a home birth to a hospital birth, your midwife remains on call and will be available to support you in hospital. You pay in full.
- If your plans change **after 37 weeks** (36 weeks and 7 days) **for medical reasons AND your midwife is unable to accompany you into hospital due to hospital Covid restrictions, AND you have no care in labour at home**, you pay a proportion of the birth fee. During the time you are in hospital your midwife is available for you via phone or text for support but she cannot give clinical advice. The cost below reflects her commitment to you and the on call cover she has provided.
  - Labour commences **by 38 weeks** (37 weeks and 6 days) of pregnancy you pay 50% of the total birth fee (£1550/€1825)
  - Labour commences **after 38 weeks** you pay 75% of the total birth fee (£2325/€273)

Please note that all 3 criteria must be met. As such this situation will only typically apply during a lockdown (or partial lockdown) situation.

## Labour before 37 weeks

- If you go into labour before 37 weeks, your midwife will try to accompany you into hospital. If she is not available (as the on call period has not commenced) we will try to find another midwife for you. In some circumstances your midwife may be able to support you at home before 37 weeks of pregnancy. This decision will be based on the clinical situation and discussions with you.
  - If you are provided with a midwife you pay in full
  - If we cannot provide a midwife your birth element of your package is refunded in full

## Labour after 37 weeks

- If you receive any care at home during labour from your midwife, you pay in full
  - **If transfer to hospital in labour (before birth) is required AND you have received less than 4hrs care from your midwife at home AND your midwife is not able to accompany you to the hospital due to hospital COVID-19 restrictions**, you pay 90% of the total birth fee. Your midwife will remain available to provide support via text, phone or video call. She will also remain available to take over as your birth partner.

Please note that all 3 criteria must be met. As such this situation will only typically apply during a lockdown (or partial lockdown) situation.

- If your midwife is unavailable when you go into labour due to unforeseen circumstances (for example sickness) we will try to find a replacement midwife for you.
  - If you are provided with a midwife you pay in full
  - If we cannot provide a midwife your birth element of your package is refunded in full
  - In these circumstances you may choose to cancel the birth element of your package and receive a full refund for this element of care
- If your labour progresses very fast and baby is born after you call your midwife but before she arrives, you pay in full. Your midwife will prepare you for this situation and will guide you over the phone whilst she is travelling to you. On arrival she will provide immediate care to you and baby and complete the third stage of labour.
- If labour is very prolonged your midwife may call a colleague to assist or take over care for a while. This is to maintain safety. Your fee will not be reduced in these circumstances.

## Induction of labour

If you planned a home birth but labour needs to be induced, your midwife will remain available to support you. Your midwife will explain the procedure to you. Induction is

prescribed by an Obstetrician and completed in a hospital environment. Your midwife will attend the hospital with you once labour is established. If you are having your waters broken and a drip commenced, you will have your midwife with you from the start. The fee for birth care remains unchanged unless one of the circumstances above apply. If for any reason your midwife is unable to accompany you due to hospital restrictions, please refer to the section above to calculate the refund due.

### Failing to call your midwife

- If you do not call your midwife and you freebirth you still pay in full.
- If you text your midwife, and she does not see the text, she will not know that you need her. Please always call her. If she does not answer she may be with a client. Always leave a voicemail.
- If you fail to telephone your midwife when labour is established in hospital, she will not know that you need her. You still pay in full

### Postnatal care

Postnatal care includes visits at home from your midwife each lasting approx an hour or more. Typically, there are 3-4 visits in the first week (day 1, 2, 3 and 5 after birth), 2 in the second week and 1 each week after this. If you require more support we advise booking the intensive breast feeding support package which gives visits for 2hrs, every day for 7 consecutive days.

- If you book a single appointment you need to pay at the time of booking. If you cancel the appointment up to 5pm the day before the appointment we will refund you in full. After this time, you pay in full.
- If we cancel your appointment at any time, for any reason, you will not be charged.
- If you book postnatal care and cancel by 5pm the day before your first appointment, you pay nothing. A full refund will be given. After 5pm you will pay for a single appointment.
- If you book the intensive breast feeding package and choose not to have the 7 consecutive days of visits, you still pay the same. In these circumstances your midwife will use her discretion and may suggest an additional visit in week two without extra charge.
- If you wish to shorten your duration of postnatal care we will look at how much care you have had and calculate a refund for you that is fair and reasonable. Any refund would take account of the midwife having already reserved the time in her diary for you so will be 50% less than the cost you paid for this element of care.