

## In-Network Exception Form

Please note: Many insurance companies are able to grant in-network exceptions or “network gaps” on the basis of network insufficiency. If so, this means they will pay your midwife at the in-network rate and not the out-of network rate. This also means your deductible and co-insurance amounts are (typically) lower. They will only authorize this if they can see that there are no contracted home birth/birth center birth providers in your area.

As a billing service, we are not able to call each insurance company for each expectant mother to see if a network gap is available. However, if you, as the member, are willing to initiate this process, we are willing to provide information to the insurance company that they request from the provider’s office, such as codes that will be billed, pre-determination letters, etc. We encourage you to make this phone call – it could cause your insurance reimbursement to be quite a bit higher.

Please fill out the form below as you call your insurance company. Documenting your phone call is VERY important.

If your insurance company is not willing to grant the exception, you do not need to inform us of such. Please only return this form if they grant the exception. You may return it to your midwife at your next visit, or you may fax or mail it to us; our information is at the bottom of this form. Please make sure that you also return your completed “Client Registration for Insurance Benefits” form.

My Midwife’s Name: \_\_\_\_\_ NPI #: \_\_\_\_\_  
My Name: \_\_\_\_\_ My phone #: \_\_\_\_\_

Name of insurance company: \_\_\_\_\_

Phone number I called for the exception: \_\_\_\_\_

Date I called my insurance company: \_\_\_\_\_ Time: \_\_\_\_\_

Insurance Rep’s Name: \_\_\_\_\_

**“I would like to request an in-network exception based on the fact that there are no contracted home birth midwives (or contracted free standing birth centers if you are wanting a birth center birth) within a 30-mile radius of my home.”** (They will check on their computer for any contracted midwives in your area. They will probably find at least a few hospital-based CNMs – Certified Nurse Midwives – and will tell you they cannot offer you an exception. Your response to this is:) **“Yes, but these are all midwives who deliver in the hospital. I want a home birth/birth center birth and these midwives do not offer home birth/birth center birth. My midwife (name) does. Please put in a request for an in-network exception.”** (Work with them on this, you may even need to call a few of these other midwives, verifying that they do not offer home birth/birth center birth. They should give you a pending # or auth # before you hang up. It usually takes a few days to process an exception. It is very well worth the extra effort involved!)

**Dates of exception should be from your initial visit (if possible) to 6 weeks AFTER your due date. Be sure newborn care is covered by this exception!**

Authorization # or pending #: \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If they would like to call your provider’s office, have them call your midwife directly. My Midwife’s phone: \_\_\_\_\_