

After discussing my birthing options with my current health care provider, Ms. Jane Doe, CNM of Local Medical Practice, we have decided that a homebirth is the right option for me. I have included a letter of referral from Jane Doe, CNM, which indicates that Ms. Homebirth Midwife CNM, of Homebirth Midwifery Services is able to provide home birthing services.

I would like to begin seeing Ms. HB Midwife right away for my prenatal care. However, under my current insurance plan with HMO Big Shot Insurance, maternity care by Ms. HB Midwife, is not a covered benefit since she is an out-of-network provider. I am writing to request a an exemption to this policy and authorization for full coverage at the In-Network Benefit Level for my prenatal care, homebirth, transfer to hospital if necessary, and postpartum care under the care and supervision of Ms. Homebirth Midwife CNM, of Homebirth Midwifery Services.

Since my current CNM cannot provide these services, I ask you to please consider New York Insurance Law § 4303(c)(1) as it states:

“If an HMO does not have a midwife who assists in home births in its network, it must allow the prospective mother to access such a midwife, so long as that provider meets the minimum requirements of the plan, who is not in the HMO's network.”

Ms. HB Midwife is fully licensed and legally able to provide home birthing services in the state of New York. She has a collaborative agreement with Dr. Nice Guy and Dr. Supportive who are both In-Network Providers under my current insurance plan. These doctors are unable to perform home birthing services themselves, however, they will be available for consultation, collaboration and transfer of care if necessary. I understand that the safest place for induction/augmentation of labor, regional anesthesia in labor, and surgical birth is at a hospital, and if any of these medical interventions becomes necessary, I will be transferred to the hospital.

I sincerely hope that you will grant me coverage at the In-Network Benefit Level in response to this request. I wish to have a well-monitored childbirth that is responsive to my needs and I feel I am best able to obtain that care with a Certified Nurse Midwife who can attend me at my home. I know that HMO Big Shot Insurance is committed to patient needs and providing high-quality, cost-effective care.

For further questions, please feel free to contact Ms. HB Midwife at (xxx) yyy-0000.

Thank you for your consideration,