

Discovery Medical Aid - Client Service Agreement - 2024

Congratulations with your pregnancy and on your decision to have a midwife assist in your pregnancy and birth.

As an Advanced Midwife, I'm a trained professional, registered with the South African Nursing Council (SANC) and I strictly work according to their guidelines and protocols. Should I at any stage advise you to seek extra care, refer you to a doctor, or request that you undergo certain tests, it is your responsibility to act on this advice, and follow up on this ASAP.

Discovery Medical Aid client terms and conditions:

Midwife by Nature is a registered service provider with Discovery Medical Aid. You can use our details to search on the Discovery Health Provider portal – **Practice number 0965243, Midwife Crystal Esau**

As a service provider, we signed an agreement with Discovery, and as a result, Discovery pays a fixed contracted fee for all services provided by us.

Service items covered by Discovery at the agreed 2024 contracted rates:

- 8 consultations with a registered midwife - Procedure code **88002 – R880.80**
- Birthing Home Fee **88403B – R13 963** **(Please note the significant procedure codes for the Birth fee. This is the code used when you arrange the pre-authorization for your birth.)**
- As a courtesy to our clients, we absorb the fee for the x2 Post-natal consultations (not covered under the maternity benefits) into the contracted birth fee paid by Discovery. This means all our Discovery clients get x2 Post-natal visits, and does not have to pay for this out of pocket.

Booking fee:

A Non-refundable Booking Fee of R4000 (to secure and lock-in our services for your Birth month) is payable by your second scheduled Antenatal appointment, if gestation is between 10 and 15 weeks, or no further appointments will be scheduled. Clients at 20 weeks gestation and later needs to pay the Non-refundable Booking Fee ASAP. (The client is liable for this, as this is not covered under the maternity benefits, so no claims will be submitted.)

Accounts:

Pre-authorization for your birth will be arranged on your behalf.

After a successful birth, the practice will submit a claim directly to Discovery.

Should you be **referred to hospital during active labor, or whilst attempting a normal birth**, and the midwife makes the diagnosis to refer, a **claim will be submitted to your Medical Aid for first stage monitoring**. Client will be billed according to the total of hours, during which care was provided.

Should you deliver your baby before arriving at the Birthing Home (I.e., **due to quick birth, or because of notifying the midwife too late**), the **full Birth Fee is still applicable**. Upon arrival the midwife will continue to assist you throughout the remaining stages of labor. **The client is responsible for contacting the midwife ASAP when labour starts.**

If you are **referred to hospital during the antenatal stage, before the onset of labour**, an On-call fee will be charged to the client **(this is covered by the Non-refundable Booking Fee)**.

Discovery agreed contracted rates per Service item for 2024

Code	ICD10	Service description	Birthroom Birth & Consultation Room Fees
88002	Z34.0	Initial Antenatal screening/Booking visit	R880
88002	Z34.0	Antenatal follow-up visits (weekdays 9am – 5pm)	R880
88403B 88302	O80.0	<p>Birthing Home Fee – assistance with all 4 stages <i>*(Refer to Medical Aid client terms & conditions)</i></p> <p>Birth pool hire (Liner included) <i>(The client is liable for this, as this is not covered under the maternity benefits, so no claims will be submitted.)</i></p> <p>The Non-refundable booking fee is payable by second scheduled visit, or ASAP, depending on your gestation period at the point of enquiry. <i>(For clients booking with us at an advanced stage in their gestation (i.e. +20 to 25 week... Booking Fee is payable ASAP)</i> <i>(The client is liable for this, as this is not covered under the maternity benefits, so no claims will be submitted.)</i></p>	<p>R13 963</p> <p>R2000</p> <p>R4000</p>
88407	Z31.6	<p>My Birthing Kit – Tools for Mindful Birthing Programme</p> <p>Fees include R350 for course materials</p> <p>Course fee (group session) 4 classes, 2.5 hours/class</p> <p>Private course - 4 classes, 2.5 hours/class</p>	<p>R1550</p> <p>R2550</p>
88421/88002	Z39.2	<p>Post-natal check-up (Mom & baby) Minimum of 2 compulsory post-natal visits This includes breastfeeding consultation <i>(*Important to note that Discovery only pays R210 for only x1 Post-natal visit, so no claims are submitted for these, and cost will be absorbed into above mentioned Birthing Home Fee at no charge to the client)</i></p>	R1000/visit
88002	Z34.0	<p>Call-out visit during the week (9am to 5pm). Call-out after hours and over weekends <i>*These are visits outside the planned/scheduled consultations, payable out-of-pocket by the client, as these are not covered under the x8 available consultations.</i></p>	<p>R700</p> <p>R900</p>

EMERGENCY PLAN

Birth is most often a normal process, but when things occur that might be out of our control, it is best to be prepared. As a SANC registered Midwife, I am bound by very clear and specific guidelines and protocols regarding the safety and wellbeing of both mom and baby, and is therefore obliged to act in accordance, without fail, if at any time signs of emergency is observed.

In the event of an emergency, depending on the degree of emergency, clients will be referred to either Karl Bremer Hospital (KBH), or Tygerberg Hospital, which are both government facilities. This arrangement has been made between myself and the Heads of the Obstetric Departments at KBH and TBH.

Clients can only be transferred to a private hospital, if they have a backup OBGYN, who is aware of, and in agreement with the birth plan.

Please read and sign the following statement:

I/We _____, would like Crystal Esau, Advanced Midwife @ Midwife by Nature, to manage my/our pregnancy, birth and postnatal period. I/We agree to the conditions stated in the client agreement.

Full name/s _____

ID nr _____

Tel nr _____

Address _____

Date _____

Bank details

Nedbank

Account name: Midwife by nature (PTY)LTD

Branch: Parow

Branch code: 102510

Account number: 1216172331

***Please send notifications for all payment made to accounts@midwifebynature.co.za, or 082 555 9794.**

***Use your name and surname, and the invoice number as reference.**

Practice number: 0965243

Email: accounts@midwifebynature.co.za

Contact: Jeremy Esau @ 0825559794 for all account related queries