



Email address: accounts@midwifebynature.co.za

Address: 12 Leibro Street, Fairfield Estate, Parow

Phone nr: 0825559794

Practice number: **0965243**

Non-Medical Aid Client Agreement

Congratulations with your pregnancy and thank you for opting to have a midwife assist in your pregnancy and birth. We look forward to meeting you and your family and will support you to the best of our ability.

As a midwife for 21 years, I'm an experienced registered professional with the South African Nursing Council and 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 follow up on these requests.

Medical aid clients:

All medical aids clients, **except Discovery members**, are expected to personally pay for all service items, whereafter you will be provided with claim-back invoices to claim back all completed payments from your medical aid. **Please confirm with your medical aid what they will cover and obtain pre-authorization numbers from them ASAP.**

Financial Agreement for Antenatal, Birth and Postnatal Care

This Financial Agreement forms part of the care agreement between Midwife by Nature ("the Practice") and the Client.

1. Eligibility for Midwife-Led Birth Care

Midwife by Nature provides care to low-risk pregnant women who meet the Practice's eligibility criteria. Acceptance into care is at the sole discretion of the Midwife and is based on clinical assessment and ongoing risk evaluation throughout the pregnancy.

Examples of exclusion criteria may include, but are not limited to:

- * Previous Caesarean birth
- * Chronic medical conditions that increase pregnancy risk
- * BMI of 40 or greater
- * Any condition that may require specialist obstetric management

Should risk factors develop during pregnancy, labour or the postnatal period, referral to hospital may become necessary.

2. Antenatal Consultation Fees

All antenatal consultations are payable either:

- * Prior to the appointment via EFT; or
- * On the day of the appointment, before the consultation commences.

If payment has not been received, the appointment may be postponed or cancelled until payment is made

3. Booking Fee

A non-refundable booking fee of **R6000** is payable by 20 weeks gestation.

The booking fee secures the Client's place within the Midwife's caseload and confirms the Midwife's availability around the Client's estimated due date.

The Client acknowledges that the Midwife can only accept a limited number of clients each month. **Once a booking has been accepted, that space is reserved exclusively for the Client.**

The booking fee is therefore non-refundable under all circumstances, including but not limited to:

- * Referral to hospital care after booking
- * Development of pregnancy complications after 20 weeks
- * Change of birth plans
- * Relocation
- * Voluntary withdrawal from care by the Client

4. Birth Fee

The balance of the birth fee, amounting to **R12 000**, must be paid in full by 36 weeks' gestation.

Failure to pay the birth fee in full by 36 weeks may result in suspension of birth services until payment has been received.

5. Birth Pool Liner Fee

The use of the birth pool is optional and attracts an additional birth pool liner fee of **R2500**

The birth pool liner fee must be paid in full by 36 weeks gestation together with the balance of the birth fee.

The birth pool liner is purchased specifically for the Client's birth and is reserved for her exclusive use.

If the Client is referred to hospital before labour commences or during early labour, and the birth pool has not been prepared or used, the birth pool liner fee will be refunded.

No refund of the birth pool liner fee will be payable if:

- * The birth pool liner has been opened, prepared, installed or used.
- * The Client is referred to hospital during active labour after the birth pool has been prepared or utilized.
- * Labour care has commenced and the birth pool has been made available for the Client's use.

6. Doula Requirement for First-Time Mothers

For the safety, support and wellbeing of first-time mothers, all primigravidas (first-time mothers) are required to have dedicated doula support during labour and birth.

The Client may either:

Option 1: Appoint Her Own Doula

The Client may appoint her own doula provided that:

- * The doula is appropriately trained and registered with a recognised professional organisation where applicable.
- * The doula has experience supporting home births.
- * The doula's details are provided to the Practice no later than 36 weeks gestation.

Approval of the doula remains at the discretion of the Practice.

Option 2: Midwife by Nature Doula Assistance

Should the Client not appoint her own doula, Midwife by Nature can arrange doula support for the birth. In such cases, an additional Doula Assist Fee of R2000 will be payable by 36 weeks gestation. The Practice will arrange for a suitable doula to provide support during active labour and birth.

7. On-Call Fee

Should the Client be referred to hospital after 36 weeks, **before active labour commences, or during early labour**, any applicable refund of the birth fee will be subject to deduction of the on-call fee.

The on-call fee forms part of the birth package. **This is not an additional fee**. This fee compensates the Midwife for reserving availability and **remaining continuously on call from 36 weeks until birth**.

From **36 weeks' gestation**, the midwife enters the on-call period for the client's birth.

The on-call fee is calculated at R1,000 per week, accumulating weekly from 36 weeks.

| Gestation | Accumulated On-Call Fee |

| 36 weeks | R1,000 |

| 37 weeks | R2,000 |

| 38 weeks | R3,000 |

| 39 weeks | R4,000 |

| 40 weeks | R5,000 |

If the pregnancy continues beyond 40 weeks, an additional R1,000 per week will be added for each additional week that the midwife remains on call.

What does "on call" mean?

Being on call for a client's birth means that the midwife is reserving her availability specifically for that client and must remain prepared to attend the client at any time, day or night.

Once the midwife enters the on-call period, she significantly limits travel, social commitments, personal activities and other arrangements in order to ensure that she is available when the client goes into labour or requires urgent care.

The on-call fee therefore reflects much more than simply being available to answer a telephone call. It represents the midwife reserving her **time, availability and capacity to attend the client's birth**.

During the on-call period, the client may contact the midwife at any time regarding pregnancy, the onset of labour, concerns or questions. The midwife remains available via WhatsApp and telephone.

The client understands that the midwife's availability during this period is an important part of the service being provided.

This fee remains payable because the midwife has already entered the client's on-call period and has reserved her availability for that client.

8. Referral Prior to Active Labour or During Early Labour

If the Client is referred to hospital care after 36 weeks gestation **but before active labour is established**, the Practice will refund the applicable birth fee. Amounts which will not be refunded:

- * The non-refundable booking fee;
- * The on-call fee;
- * Any outstanding fees for services already rendered.

If the birth pool liner fee has already been paid and the liner has not been opened, prepared or used, that fee will also be refunded.

9. Referral During Active Labour

No refund of the birth fee will be payable if referral to hospital occurs during active labour.

The Client acknowledges that by the time active labour has been established:

- * The Midwife has been continuously available and providing labour care.
- * The birthing facility has been reserved and utilized.
- * Medical supplies and equipment have been prepared and used.
- * The Midwife provides all labour assessments, maternal observations, fetal monitoring and labour support personally.
- * Significant professional time and resources have been committed to the Client's care.

In the event of transfer during active labour, the Midwife will:

- * Arrange the referral.
- * Communicate directly with the receiving doctor and/or hospital team.
- * Provide a comprehensive clinical handover.
- * Accompany the Client to the hospital where reasonably possible to ensure continuity of care.

The Client acknowledges that the Midwife cannot remain in hospital after handover, as hospital visitation and support policies are determined by the hospital and not by the Practice.

10. Postnatal Consultation Fees

Postnatal consultations, including but not limited to visits performed approximately on Day 3 and Day 7 after birth, are payable either:

- * Prior to the appointment via EFT; or
- * In cash on the day of the appointment before the consultation commences.

This applies regardless of whether the client gave birth in the birthing facility or was transferred to and delivered in hospital.

11. Payment Arrangements

Any request for alternative payment arrangements must be discussed and approved in advance by the Practice Manager, Jeremy Esau.

Payment arrangement requests must be submitted via:

Email: accounts@midwifebynature.co.za

Telephone: 082 555 9794

No payment arrangement shall be considered valid unless confirmed by the Practice Manager.

12. Practice Banking details

Bank:	Nedbank
Account name:	Midwife by Nature (PTY)LTD
Branch:	Parow
Branch code:	102510
Account number:	1216172331

Please use your name and surname, and the service code as reference and send notifications for all payment made to accounts@midwifebynature.co.za.

13. Midwife Availability and Continuity of Care

The Client acknowledges that the fees charged by the Practice are not solely for the birth itself, but for the Midwife's professional availability, clinical expertise, on-call commitment, preparation, equipment, facility costs and continuity of care throughout pregnancy, labour and the postnatal period.

The Client understands that referral or transfer to hospital does not necessarily mean that services have not been rendered. The Midwife may have already provided substantial antenatal care, labour support, clinical assessment, monitoring, coordination of referral and professional handover services.

For this reason, refunds, where applicable, will be determined according to the terms outlined in this agreement and not solely based on the eventual place of birth.

Midwife fees from 1 August 2026 to 31 July 2027 (Non-Medical Aid clients)

Tariff/ Procedure Codes	ICD10 Codes	Service item description	Birthing Home & Consultation room fees
88420/88002	Z34.0	First/Initial Antenatal screening/booking visit (Recommended from 14 weeks of gestation)	R1000
88420/88002	Z34.0	Antenatal follow up visit (weekdays between 9am - 5pm)	R800
88403	O80.0	Birthing Home Fee - for use of our birthing facility and assistance with all 4 stages of birth (from active labor until minimum 2 hours after placenta delivery) Non-refundable booking fee must be paid in full by week 20 of gestation. (This amount forms part of the above Birthing Home Fee) *Birthing Home Fee must be paid in full by 36th week <u>Total Birth fee</u>	R12 000 + R 6 000 <u>R18 000</u>
88410	O80.0	Doula Assistance for first time moms. *Doula Assistance Fee must be paid in full by 36th week	R2000
88421	Z39.2	Post-natal check-up (Mom & baby) *Compulsory x2 post-natal visits on days 3 and 7 post-partum	R1000
88002	Z34.0	Call-out visits (after hours / after 5pm and over weekends) *These are additional visits outside the planned consultations	R1000
88302		Birth pool hire (liner included) *Birth pool must be paid in full by 36th week	R2500

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 protocol 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 are observed.

In the event of an emergency, clients will be referred to Karl Bremer Hospital (KBH), which is a government facility. This arrangement has been made between Midwife by Nature and the Head of the Obstetric Department at KBH.

Acknowledgement

By signing below, the Client/s confirms that:

- * They read and understood this Financial Agreement.
- * They understand the refund policy.
- * They understand the circumstances under which fees are refundable and non-refundable.
- * They agree to comply with the payment terms outlined above.

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 _____

Cell no. _____

Address _____

Email Address _____

Date _____

Signature _____