



REIMBURSEMENT DOCUMENTS

Kristina Kruzan, CBD, Dip CBE

Taproot Birth Partners

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360-908-0194

Dearest client,

You may not have considered that you could be reimbursed for the fees you pay for doula services. I've organized this guide to help you go through the process of submitting for third party reimbursement. Some people choose to submit to their Flexible Spending Account for reimbursement, and others try to have their insurance company reimburse their doula fees.

Reimbursement is not guaranteed; some companies are reimbursing in full, some, a partial payment, and others, not at all. While we know that not all insurance companies are providing reimbursement, that with enough requests, they can change their policies at any time. It's worth asking!

Below you will find a checklist created by DONA International, a doula training/certifying body that has done much to help organize the process for reimbursement. It should help provide a map for what you will need to do to have the best chance of success.

I've also provided a sample letter you are welcome to use in whole or in part, to assist you in making your argument. If you write your own letter, use examples that will benefit the insurance company, which generally comes down to cost-savings. They want to hear how having a doula present saves them money, and the better argument you can make, the more likely you are to get good news.

Please contact me if I can assist you in this process. I am happy to provide a letter and invoices for you to submit with your claim. Email me with your request: taprootbirthpartners@gmail.com.

I hope you find this helpful, and I'm here to help if you have any questions.

Warmly,

Kristina

Third Party Reimbursement

How to Request Insurance Reimbursement for Doula Services

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You may submit to your Flexible Spending Account (FSA) for reimbursement, or to your insurance company. Contact us to assist with invoices and other documents to assist you. To submit for third party reimbursement of doula services:

- Pay your doula in full
- Get an invoice from your doula which includes the following information:
 - The doula's name and address
 - The doula's NPI number (National Provider Identification)
 - The doula's social security number or taxpayer ID number
 - The date and location services were provided
 - The CPT (Current Procedural Terminology) code for the services provided
 - A Diagnosis Code (which may need to be supplied by your doctor or midwife)
 - The doula's signature
- Submit the invoice with a claim form (provided by your insurance company or the 1500 universal claim form if required) to your insurance company
- Within four (4) weeks, expect to receive a letter telling you either that:
 - They have accepted the claim
 - They need more information before they can process your claim
 - This is not a covered expense

If the insurance company needs more information or denies your claim:

- Ask your doula to send you the following:
 - A copy of her certification
 - Other credentials for relevant training
 - A letter detailing her training and experience, and how she served you
- If possible, ask your doctor or midwife for a letter explaining how a doula helped you, was necessary, or saved your insurance company money. (Did you have a high risk pregnancy, or postpartum? Did the birth doula's presence and/or suggestions appear to prevent complications, help your labor to progress more quickly, or decrease your need for expensive pain medications? Did the postpartum doula's presence and/or suggestions help you or your baby in the postpartum period, increase breastfeeding success, or appear to prevent postpartum complications?)
- Write a letter explaining why you felt the need for a doula and how you believe the doula was beneficial to your and your baby's health
- Submit to your insurance company:
 - The doula's letter and credentials
 - The letter from your doctor or midwife
 - Your cover letter

If they refuse your claim:

- Write a letter to your insurance company to the attention of: Health Services, requesting that they review the claim as you feel it was a cost cutting measure, and they should cover the expense.
- Follow up by phone if necessary
- If the insurance company continues to deny your claim, write a letter to the company CEO explaining why you feel doula care should be a covered expense. They may not pay your claim, but they may consider doing so for future claims.

Sample Letter to Insurance Company

February 3, 2017

ACME Insurance Company
12345 Main Street
Springfield, IL, 00000

To Whom It May Concern,

In an effort to reduce our risk of interventions and cesarean surgery, I have chosen to hire a birth doula for the birth of my child, born/due on {date}. There are several studies that have demonstrated the efficacy of doula care in reducing interventions, reducing risk of cesarean, reducing the need for anesthesia for pain relief, increasing rates of breastfeeding, reducing times in NICU for babies, and more. Having a doula in labor benefits not only the parents who hire them, but also the hospital and insurance companies who reduce their costs, simply by the doula's presence.

In a joint statement by The American College of Obstetricians and Gynecologists (ACOG) and the Society for Maternal-Fetal Medicine (SMFM): Obstetric Care Consensus: Safe Prevention of the Primary Cesarean Delivery, they had this to say about the benefits of doula support:

"Increasing women's access to nonmedical interventions during labor, such as continuous labor and delivery support, also has been shown to reduce cesarean birth rates."

"Published data indicate that one of the most effective tools to improve labor and delivery outcomes is the continuous presence of support personnel, such as a doula."

"...the presence of continuous one-on-one support during labor and delivery was associated with improved patient satisfaction and a statistically significant reduction in the rate of cesarean delivery."

"Given that there are no associated measurable harms, this resource is probably underutilized."

Our doula, Kristina Kruzan, CBD, Dip CBE is a certified doula through Childbirth International since 2014, and has attended around 200 births. She was highly qualified to provide the services I was seeking, especially to reduce my risks of increased intervention and surgical birth. The CPT code for the services she provided is 99499, and her NPI number is 1831637347. Her invoice for doula services is attached, and we are requesting reimbursement for her fees at this time, in full.

Please contact me should you have any questions.

Sincerely,

{Client Name}

Third Party Reimbursement

Client & Doula Information for Reimbursement

This information is confidential and may not be distributed.

Doula Info.

Kristina Kruzan, CBD, Dip CBEEd

SSN: 536-78-3303

Address: 511 4th Street, Bremerton, WA 98312

Work Ph: 360-908-0194

taprootbirthpartners@gmail.com

Codes for Insurance Reimbursement.

Kristina's NPI # : 1831637347

CPT Code for Birth Doulas: 99499