

Dear Chair Salinas and Members of the House Health Committee,

I am a Certified Professional Midwife licensed in the state of Oregon and I am writing to ask you to vote yes on HB 2845 to improve access to midwifery care in Oregon. I provide skilled midwifery care to Oregon families from all walks of life and too many of those families are forced to pay out of pocket for their care because insurance companies do not cover out of hospital birth with licensed midwives.

Midwives provide evidence-based and relationship-based care that is proven to result in good outcomes for women and babies. Despite the fact that midwifery care has the potential to provide significant cost savings by preventing complications and the use of high-cost interventions, insurers continue to refuse access to coverage for homebirth or birth center birth. I have worked with so many clients who were highly motivated to have a homebirth despite their insurer denying them coverage and they ended up using their savings, taking out a small loan, asking their families for help, or opening a credit card in order to pay for their birth. Most midwives charge a global fee of \$3500-5500 for their services (so much less than the tens of thousands of dollars for a vaginal birth in the hospital) and it is a shame that young families are being forced to make financial choices that are not ideal, such as opening a line of credit, in order to pay for their care - especially when they are already paying for insurance!

I am also the mother of a 4 month old who has born at home under the care of licensed midwives. My insurance, United Healthcare, does not cover homebirth and my husband and I had to drain our Health Savings Account in order to pay for our midwives. We felt lucky that we had this option and did not have to use our emergency savings fund in order to have the prenatal care and birth that we desired, but we also felt a deep anxiety about what would happen if there was an accident or a medical emergency that necessitated the use of our (now empty) HSA.

Please vote yes for HB 2845 so that families have greater access to midwifery care in Oregon and do not have to make these difficult financial decisions. Midwives provide excellent care and insurers must be held accountable to cover the services that consumers want. Thank you so much for your consideration.

Sincerely,
Maggie Halpin CPM, LDM
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