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Complete Care seeks reimbursement from Anthem, other insurers

By Tammie Smith

Women who give birth at the Richmond area's only free-standing birthing center are having to pick up a bigger share of the bill because insurers are not covering a facility fee.

Complete Care Birthing Center opened about a year ago at 7107 Jahnke Road in South Richmond, and provides a medically supervised, nonhospital childbirth option for women whose pregnancies are at low risk of complications.

So far, about 24 women have given birth in the facility's home-like setting.

Insurance companies are covering the fees charged by the doctors and nurse-midwife assisting births at the facility, but the health plans are not covering the facility fee, which runs about \$3,000, said Abby Dini, administrator at the birthing center.

Hospitals are reimbursed about \$5,000 for an uncomplicated vaginal birth, according to data from Virginia Health Information, a private agency that collects and analyzes health data.

"We are not a hospital. We are a free-standing birthing center," Dini said. "It's the whole process of educating people."

Dini said 16 of the 24 women who have given birth at the center are in an Anthem health plan.

Anthem, the state's largest health insurer, does not reimburse Complete Care Birthing Center's facility fee because the center is not licensed, Anthem spokesman Scott Golden said.

"For a facility like this to be able to apply to contract with us, they need a (certificate of public need) and they need to be recognized by the state as a facility, which means they need to have a hospital license," Golden said.

"Once they meet those two guidelines, they are welcome to apply to become a facility in our provider network," he said.

It will be difficult for Complete Care Birthing Center to meet those conditions since Virginia does not have a

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mechanism for licensing free-standing birthing centers, said Kate Bauer, executive director of the American Association of Birth Centers, a nonprofit membership association based in Pennsylvania.

"If they are requiring them to be licensed, and licensure is not available, then you are requiring them to do something that is impossible to do," Bauer said.

"Eighty percent of states have regulations for licensing birthing centers. Virginia is not one of them," she said.

In states without licensure, birthing centers have sought national accreditation from the Commission for the Accreditation of Birth Centers, Bauer said. Complete Care Birthing Center has that accreditation, Dini said.

Complete Care Birthing Center is staffed by physicians Sumac Diaz and Jeanette Carpenter, certified nurse-midwife Jessica Jordan and Dini, a social worker.

"Our patients are required to pay the facility fee up front because the insurance companies are not reimbursing us," Dini said. "This is excluding a population of women who cannot afford to pay out of pocket for the type of birth they want — all natural, unmedicated, home-like birth."

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