

My name is Elizabeth Walsh, I am a data scientist, and a mother to Olivia Walsh.

I am writing today to tell you about my experience and why I think this bill is so important.

In 2013 I gave birth to my daughter, Olivia, under the care and guidance of a midwife in a free-standing birth center. I had taken an extended leave from my employer, and chose to pay COBRA premiums in order to cover the cost of my birth. According to my plan summary, midwifery care was covered under my plan. I chose the midwifery model because after much research I realized that I was more likely to have the birth I wanted in a birth center. I chose to deliver in a birth center – one that had an established relationship with a local hospital. I had a low risk birth, but I knew that if there were complications I would be transferred efficiently to a hospital where care could continue under the partnership of my midwife and a hospital medical provider.

Several weeks following my birth I received a bill for \$3000 for the use of the birth facility, I was told that the free-standing facility was not covered under my insurance. The total cost of care for midwifery care, delivery, and post-partum check-ups amounted to approximately \$6,000, of which my insurance covered approximately half. A co-worker had a daughter at the same time. We compared costs. We had the same insurance, she had a standard, uncomplicated, hospitable birth, with total costs of \$16,000 and the insurance covered the entire costs. It is worth noting that my employer had a self-funded insurance plan. The insurance plan charged fees to my employer for usage as a percentage of total health care costs. To be clear, the insurance provider made more money from the hospital birth than my birth at a birth center.

Regardless of the expense, I still recommend midwifery care to my friends. We are lucky though, we have the ability to pay the fees that are not covered by insurance. Not all members of our community have that option. Our system forces some into more expensive models of care. It doesn't make sense, especially for low-risk births.

Women should have a choice. The midwifery model of care ensures the preparation of the mother for childbirth, it is a system the mother is an active participant in the delivery of the child and the emotional preparedness of the mother is taken into consideration.

There is a clear connection between mode of delivery and PTSD. Some of my closest friends describe their births as one of the most traumatic events of their lives. We have not even scratched the surface of total costs to a society where up to 17% of mothers are suffering in silence of PTSD.

It's not for everyone. And I am so grateful that we live in a society with access to hospital care. But we cannot ignore the research – for low risk pregnancies - the midwifery model of care results in lower costs to the medical system, improved birth outcomes for the child, and improved experience for the birth mother.

Thank you for your time today.