CHANGING THE NARRATIVE: THE DOULA MEDICAID REIMBURSEMENT STORYBOOK

Dear Allies and Advocates,

The maternal health crisis in the United States is a growing concern, particularly for Black and Brown birthing people who face significantly higher rates of maternal mortality and morbidity. We are delighted to present to you our new storybook, which highlights the experiences of doulas and their challenges with reimbursement. The storybook features firsthand accounts from doulas across the United States, detailing their experiences with insurance companies, Medicaid, and other challenges they face in their work.

Doulas provide invaluable support throughout the pregnancy and childbirth journey, helping to reduce the rates of C-sections, epidurals, and preterm births, while also increasing rates of breastfeeding. However, despite the demonstrated benefits of doula care, reimbursement for their services remains a major challenge.

Doulas face numerous obstacles in obtaining reimbursement, from navigating the complexities of insurance policies to dealing with low reimbursement rates that make it difficult to make a living wage. These challenges are further compounded by disparities in access to doula care, with many families unable to afford the cost of doula services.

It is clear that more action is needed to support doulas in their work and ensure that all families have access to the care they need. As states consider and implement their Medicaid benefits for doulas, they must take actionable steps to promote equity, including streamlining insurance policies to make it easier for doulas to obtain reimbursement, increasing Medicaid reimbursement rates for doula services, and providing training to doulas on how to navigate the reimbursement process.

We hope that this storybook will help to raise awareness about the important work that doulas do and the challenges they face in obtaining reimbursement. We urge you to take action to support doulas and ensure that all families have access to the care they need.

In community,

Zainab "Zee" Sulaiman
Vice President of Impact and Advocacy
JOURNEY TO BECOMING A DOULA

We asked doulas to share what led them to dedicating their lives to supporting birthing people. From their own experiences with childbirth to their passion for empowering mothers and building strong communities, doulas shared their motivations for becoming birth workers and advocating for better outcomes in maternal health. Despite facing challenges with reimbursement and lack of support, these doulas remain committed to their mission of providing compassionate care and fighting for equity in childbirth.

Birthing/Personal Experiences

"After a negative birth experience, I opted for a Doula for my second pregnancy. Having experienced a Doula I knew that more women and children deserved better birthing and postpartum outcomes. Specifically Black mothers in low-income areas."

- Independent doula of three years in New York (Reimbursement) 2022

"I witnessed multiple women go through pregnancy and birth without a partner or any support people and that broke my heart. I witnessed them women be treated as lesser than by hospital and office staff, and I saw a huge lack of trauma-informed care in regard to these women. I felt a calling deep in my soul that if I could provide support and help at least one women get the treatment and care they deserved, then I would feel like I had accomplished something good."

- Member of doula organization for three years in Oregon (Reimbursement) 2022

Justice-centered approach

"I was working as an MCH care manager at the time and learned about doulas - I honestly was naive coming into this work. I saw it as a way to provide continuity of care for families, but have learned that being a doula is much deeper than the support we provide our families.

OVERVIEW OF RESPONDENTS

- 43% of respondents were part of a CBD Collective/organization
- 47% of respondents were independent doulas
- Number of respondents: 61
- Average years in doula work: 6

Social justice is at core in this work - whether that's families having access to services or doulas being valued (monetarily and respected)."

- Owner of doula organization for 14 years in Oregon (Reimbursement) 2022

"Birth has always been beautiful to me. This combined with my background in public health, social justice and equity, doula work fit into all 3 categories and was a way to live out my passions for Black women and our maternal care in a very tangible way."

- Independent doula and member of doula organization for one and a half years in North Carolina (No Reimbursement) 2023

"I became a doula because reproductive justice and support was part of my healing journey after a traumatic hospital birth experience. Since then I’ve continued birthwork because of the inequity in maternal health in my state."

- Member of doula organization for three and a half years in Delaware (Reimbursement) 2023
JOURNEY TO BECOMING A DOULA

Community

"Because my experience led me to believe that if we build a strong network of mothers that are doing the similar everyday things, the added support can make the difference between not getting postpartum support and getting the help you need sooner if you need it. I had a small support system and felt alone most of the time. I knew that I wanted more for the mothers of my community. We all deserve rest."

- Founding Executive Director of community maternal health program and doula of 20 years in New York (Reimbursement) 2022

"Because I remember feeling overwhelmed during my journey and lacked the needed resources and support to gain empowerment... I want to have resources and support in place for women before they experience Postpartum burnout like I did. It’s physically deterring and causes extreme mental and emotional exhaustion. It’s hard to function and thrive as a mom going through all that. This is why I do what I do to give relief to help them build a village for themselves, for them to know they are not allowed and it’s okay to reach out for help and receive the help they need without hesitation."

- Independent doula of three years in Texas

Advocacy and Education

"I lacked support in my first birth in 2010 & wanted to make a change for generations after me once I started having more children at a birth center & having a doula I noticed the difference & wanted to become that difference."

- Member of doula organization for six years in Delaware (Reimbursement) 2023

"The need for support during and after pregnancy, on top of education, is what I lacked during both pregnancies. My partners were great but we were uninformed about too much of the birth process and my options. I want to help other birthing people be more in control of the most uncontrollable process in life. As a chef and adoptee, I also wanted to bring my skill and knowledge to the birth worker world."

- Member of doula organization for seven years in Delaware (Reimbursement) 2023

Justice-centered approach

"I was working as an MCH care manager at the time and learned about doulas - I honestly was naive coming into this work. I saw it as a way to provide continuity of care for families, but have learned that being a doula is much deeper than the support we provide our families. Social justice is at core in this work - whether that’s families having access to services or doulas being valued (monetarily and respected)."

- Owner of doula organization for 14 years in Oregon (Reimbursement) 2022

"Birth has always been beautiful to me. This combined with my background in public health, social justice and equity, doula work fit into all 3 categories and was a way to live out my passions for Black women and our maternal care in a very tangible way."

- Independent doula and member of doula organization for one and a half years in North Carolina (No Reimbursement) 2023

"I became a doula because reproductive justice and support was part of my healing journey after a traumatic hospital birth experience. Since then I’ve continued birthwork because of the inequity in maternal health in my state."

- Member of doula organization for three and a half years in Delaware (Reimbursement) 2023
CHALLENGES WITH REIMBURSEMENT

Doula shared several challenges related to reimbursement that hinder their ability to provide valuable services to families. These challenges include inconsistent coverage, low reimbursement rates, long payment wait times, credentialing and billing struggles, and denied claims from insurance companies. Families may struggle to afford doula care, and doulas may lack training or be asked to work for free.

Coverage Classification

“It is very difficult to reach insurance companies, each one has different programs and processes for doulas. We don’t usually have our own designations. Some insurances place us as home healthcare workers, some tell their clients they must use their Health Savings accounts. Some clients have deductibles that must be paid first. Some Insurances only allow high risk designation clients to hire us, not recognizing social or cultural factors that may put them at risk despite having a physiologically health pregnancy. Then there is the process of filing claims itself, which is not streamlined or even digital.”

- Independent doula of two years in Florida (Reimbursement) 2022

“Trying to negotiate contracts with CCOs and them calling us witches, being contracted for a low rate finally and yet not having them create the infrastructure needed to put a claim through for me.”

- Member of a doula organization for seven years in Oregon (Reimbursement) 2022

Credentialing

“All the red tape in credentialing and billing. Billing and coding not being on the same page equal[s] [lots] of payment denials.”

- Independent doula of 20 years in Florida (Reimbursement) 2022

Seventy one percent (71%) of respondents rated their experience with Medicaid credentialing and enrolling as below average.

“My work over the last five years have been voluntary mostly. I am registered with the state of Michigan to accept Medicaid but the process of being reimbursed doesn’t start until my credentials are approved which could take between 30-90 days depending on insurance plan.”

- Independent doula of five years in Michigan (Reimbursement) 2023

“There are still issues with hospital policies that can bar doulas from entry in some areas or require additional credentialing etc.”

- Member of a doula organization for seven years in Oregon (Reimbursement) 2023

STATES WITH REIMBURSEMENTS RATES ABOVE $1000

- California: $1,154 maximum total payments (8 visits)
- DC: $1,950 maximum total payments (12 visits)
- New Jersey: $1,165 maximum total payments (8 visits)
- Oregon: $1,500 maximum total payments (4 visits)
- Rhode Island: $1,500 maximum total payments (6 visits)

Source: National Health Law Program Doula Medicaid Project
CHALLENGES WITH REIMBURSEMENT

Incompatible Reimbursement Structures

"A no-show client could wipe out half or 1/3 of a Doula’s income in a month. Poor match of the reimbursement system to the structure of the client journey through the entire process. Lack of awareness on the part of medical care providers. Overall poor payouts."

- Independent doula of two years in Florida (Reimbursement) 2023

"If you are an individual, navigating reimbursement can be a never ending hole without the support and help. Sometimes it’s impossible."

- Member of a doula organization for five years in Oregon (Reimbursement) 2023

"It’s just not enough. The rates aren’t high enough and it caps visits at a certain amount of time so even though you don’t [want] to be rushed that is often the case prenatally. It’s not enough time."

- Member of a doula organization for a year in Virginia (Reimbursement) 2023

Forty two percent (42%) of births financed were by Medicaid in 2020.

Source: KFF.ORG

"Our biggest challenge is not being adequately compensated for the service we provide. We are only paid for 4 prenatal appointments and 4 postpartum appointments, when we meet with each client. We aren’t paid for phone calls or text messages or other meetings that we have with our clients. Which at times can be a few hours of unpaid work. Additionally, numerous claims are denied as non-covered services. The rate of pay that we’re compensated is not a living wage."

- Member of a doula organization for eight years in New York (Reimbursement) 2022

"My [compensation] is funded through grants provided to a non-profit. However, Delaware is currently working on Medicaid reimbursement although it’s not even pennies on the dollar. Meaning it’s nowhere even close to a living wage. Which demonstrates a lack of knowledge and awareness of Doula work and the effectiveness it has on pregnancies, women, and the community as a whole."

- Member of a doula collective for less than one year in Delaware (Reimbursement) 2023

Compensation Sources

“Our funding is not sufficient to meet this demand. We are committed to paying our contract doulas a fair price for their work. For the first time in our 11 years, we have had to turn families away. Our organization is supported through grants from local organizations/funders and through donations. We do not have sufficient funding to meet demand."

- Member of a doula organization for 25 years in Alabama planning to advocate for Medicaid reimbursement in the state (No Reimbursement) 2022
CHALLENGES WITH REIMBURSEMENT

"Although I feel very fortunate that I am able to work with an organization that allows me to provide doula services to people that otherwise would not be able to afford them, the process to get paid is extremely slow and the compensation does not align with what I would make from a client that I do not run through this program.

For example, when I sign a contract with a "traditional" client that is paying me with their own funds I get paid a deposit immediately which provides me some financial security. However, through this community program that I participate in, I do not get compensated until after I submit my notes after the third postpartum visit. Which means, it could be almost an entire year until I get paid, which is challenging especially if I want to do this work full-time."

- Independent doula of four years in New York (Reimbursement) 2023

Underpaid

"Because I am part of a collective, the organization I work for receives payment from the insurance and Medicaid carriers (MCO). I currently pay out of pocket for gifts, travel, supplies, etc."

- Member of a doula collective for less than one year in Virginia (Reimbursement) 2023

"I have worked at a nonprofit that does pay their doulas a rate for births attended. The services are free/reduced fee for families but doulas are paid through funds raised at the foundation. Grants, fundraisers, and private gifts allow this to happen. It’s a constant question for each doula on how much they will make each month and if the client doesn’t call or delivers too quickly, the doula doesn’t get paid. This constant fear of uncertainty keeps doulas from being able to focus their energy on their clients, invest in their education and provide doula services long term.

"So if it wasn’t for my 9 to 5 job ... I wouldn’t be able to survive solely off of being a doula."

- Independent doula of three years in Connecticut (No Reimbursement) 2022

With such a high turnover rate, knowledge is lost and consistency for families is unattainable."

- Independent doula of 12 years in Missouri (No Reimbursement) 2022

Training

"Many doulas in training are asked to donate their time until they are trained or certified. When attempting to create a community-based program, it is impossible to ask members of an underserved community to work for free. Only those coming from a place of privilege have the ability to work for free. This does not allow an opportunity for training and employing doulas of color or other minority groups that are underserved and underrepresented."

- Independent doula of 12 years in Missouri (No Reimbursement) 2022

Insurance Payment

"Insurance companies often deny claims without reason, the reimbursement rate is not enough for a living wage."

- Member of doula organization for eight years in New York (Reimbursement) 2022

"I’ve had payments held up for as long as 4 months. The length of time it takes to get paid has caused hardship on me at times. This is my only income."

- Independent doula for over ten years in Florida (Reimbursement) 2022
CHALLENGES WITH REIMBURSEMENT

Burden on Birthing Families

Families can not afford the cost of doula services. Even if insurance reimbursed the family, most do not have the money up front.

- Independent doula of 12 years in Missouri (No Reimbursement) 2022

We are not able to raise sufficient funding to meet the growing demand for doula services for families that cannot afford the cost of doula care.

- Member of a doula organization for 25 years in Alabama (No Reimbursement) 2022

Less people are trying to have a doula because of the out-of-pocket expense but yet.. would like one.

- Independent doula of three years in Connecticut (No Reimbursement) 2022

Covering Virtual Doula Services

"Our organization has been training doulas and serving clients since 2011. In that time our doulas have attended about 50 births per year. Demand has started to explode as Covid hospital restrictions have been eased."

- Member of a doula organization for 25 years in Alabama (No Reimbursement) 2022

"Medicaid takes a very long time, we are not reimbursed for all of our time, due to Virtual support not paid. I have personally spent up to 48 hrs nonstop providing virtual support due to the client contracting COVID."

- Member of doula organization for over four years in Florida (Reimbursement) 2022

"Some will not reimburse for virtual care, which in the time of pandemic has been hard."

- Independent doula of two years in Florida (Reimbursement) 2022
"It is important that the diversity experienced in doula care continues and is not limited by reimbursement necessities. It is understandable that payouts must be regulated and certain criteria must be met but at the most, a doula should be considered a client advocate or continuous non-medical labor support and should not be limited in their care by what these payors intend to offer."

- _Independent doula of two years in Florida_ in 2022 (Reimbursement) 2022

"If all the insurance plans could have the similar credentialing documents for doulas, this will make it easier for all involved."

- _Independent doula of five years in Michigan_ (Reimbursement) 2023

"The pilot program definitely helps serve Medicaid recipients but it’s not a livable wage. There needs to be more clarity to recipients what services are provided and the value of our (doulas ) time. People would benefit from insurance covering doulas. There still needs to be more focus on the underserved populations and the community of people of color."

- _Independent doula of five years in New York_ (Reimbursement) 2023

"Trainings need to be more comprehensive to prepare doulas for work, especially around priority communities and becoming Medicaid providers, HIPAA, and trauma-informed care."

- _Member of doula organization for seven years in Oregon_ (Reimbursement) 2022

"I think it’s important a different reimbursement system is developed because there is more harm to doulas and clients under the current system than help."

- _Independent doula of two years in Florida_ in 2022 (Reimbursement)
RESOURCES

1. **Getting Doulas Paid: Advancing Community-Based Doula Models in Medicaid Reimbursement Conversations**
   Policy brief defining the services offered by and the role of community-based doulas and explore the key considerations for doula Medicaid reimbursement that are unique to this doula care model.

2. **What, when, and how long? Doula time use in a community doula program in San Francisco, California**
   Published report describing the work activities and time use of doulas in one community-based doula organization.

3. **The Perinatal Revolution**
   A research report supporting the critical role Community-Based Doula Programs can play in improving maternal and child health in underserved birthing populations.

4. **National Health Law Program Doula Medicaid Project**
   The National Health Law Program’s Doula Medicaid Project seeks to improve health outcomes for Medicaid enrollees by ensuring that all pregnant and postpartum people enrolled in Medicaid who want access to a doula will have one.