



Information for Uninsured Clients Regarding Midwifery Care

Midwifery care is free if you are a resident of Ontario, regardless of immigration status. As long as you live in Ontario, you do not need to pay your midwife.

If you are not a resident of Ontario, please discuss your situation with your midwife.

Laboratory/Diagnostics

There are some tests in pregnancy that are common and that midwives recommend to most pregnant women, like blood work and ultrasounds.

The government of Ontario provides funding to cover the fees associated with lab tests for midwifery clients who do not have insurance.

Physician Services

Midwives can care for you and order all the tests in a healthy, normal pregnancy. There may be times when your midwife needs to consult with a doctor. A midwife may also need to transfer your care to a physician in the event that you need treatment for certain conditions.

The government of Ontario provides funding to cover the fees associated with physician services for midwifery clients who do not have insurance, including the cost of a caesarian section and anaesthesia.

Home Birth Costs

Midwifery clients can choose to have birth at home, at a hospital, and where available, at a birth centre. Studies have shown that homebirth with a midwife is a very safe option for women with no health problems or pregnancy related concerns (women with healthy pregnancies). Talk to your midwife to see if a homebirth is a good choice for you.

Midwives will provide you with the supplies necessary for a home birth, free of charge.

If you choose to have your baby at home, your midwife may encourage you still to register at the hospital and get a hospital card, so that if you need to go to the hospital you will be able to get admitted very quickly.

Hospital Fees

If you have birth at a hospital, you are responsible for the cost of staying at the hospital and registering with the hospital.

The fees for staying at hospitals vary widely, ranging from \$500/night to \$3,000/night. Some hospitals charge different amounts for additional nights while others charge the same rate for all nights. Some hospitals charge admission fees while others do not.

Before you go to the hospital to have your baby, you need to set up a payment plan with the hospital finance office to arrange payment for your hospital stay and/or admission fee.

Regardless of where you are planning to have your baby, prepare enough money to pay the hospital fee. It is expected that you will pay these fees before you leave the hospital.

Keep in mind that when you visit the hospital emergency room if you have an urgent health problem regarding you or your baby, the hospital will not refuse to care for you or your baby.

Personal Information

In order for the government of Ontario to pay for the laboratory/diagnostic services and physician services you might need during your pregnancy, the service providers will need to share your name with a Transfer Payment Agency of the Ministry of Health for billing purposes.

Please note that your information will be protected through privacy legislation. The Ministry will have this information so that they can pay the service providers, NOT for immigration purposes.

Your midwife will discuss the Consent to Disclose Personal Health Information form with you.

