

(introductory music)

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MARYN: Hello. Welcome to one of Indie Birth's series of podcasts, *Taking Back Birth*. I'm Maryn. And if you're just finding this podcast, we've had so many new people to Indie Birth lately. This might be a shocker, or maybe it'll be great. And you'll say, "I have found my people." Anyhow, brief update, just feeling really inspired this morning after awhile of not feeling as inspired. But truthfully, I think that has more to do with just being tired, being up with a baby, who was teething, who still is teething, saps your energy for sure. So getting projects done has been harder than normal and finding that extra inspiration has also been difficult. So I'm feeling great this morning to have gotten some sleep. My baby sprouted her first tooth. Yay, Cove! So who knows what we'll be in for as she sprouts more teeth? But the first one is through, and so we're getting—I don't know. A group of hours at least together at night without waking up. So that's the great news.

And let's see. What else was I feeling inspired about? Oh, we had a free workshop this past weekend, free Indie Birth workshop. Been doing those for about four years now. So I am going to talk a little bit about that because that's where a lot of this inspiration for this topic has come from. That's usually the way it goes. Kind of people remind me what they want to hear. That's how it goes. I don't sit here stewing over what podcast topic to do next. It just comes in. It always has for all of these episodes. So I was also listening to Nathan Riley's podcast. That's one of the only birth podcasts I actually listen to. Funny enough. I'm not a big birth stories podcast listener. I don't enjoy those as much for some reason. Maybe it's because I have lots of birth stories to listen to in real life. But Nathan's podcast is called *OBGyno Wino*, which is a hilarious name. And he's a funny guy, and a really good guy. We actually recorded a podcast together this past week. So that will be released in the next—I don't know—couple of days to weeks. So yeah. Enjoying listening to his podcast.

And he recently did an interview with two breech experts that are traveling the country, Rixa Freeze and Dr. David Hayes. So that was really fun. And it got me inspired just listening to them—and yeah. Wanting always to take the next step as these people are—people mentioned—to reach out and make changes in the world by sharing what we know, sharing what we don't know which is huge, and I think just giving people food for thought really. I don't know anything really. I don't know that anyone actually does but sharing what we believe, sharing our own thought processes can be so expansive for some. And I guess that's why I've been enjoying Nathan's podcast. I would imagine primarily that OBs might listen to it. I'm not sure. Maybe you've heard it. But if they are, then he's really making a cool impact because he is not speaking in the way that we'd

expect an OB to speak other than very heavy clinical topics. He does practice bulletins, which is an ACOG thing. So it might not be your cup of tea, if you're not really involved in birth. But just his attitude is cool. He's really starting to get braver, I think. I don't know that I've said this to him personally. But I feel excited for him that he's getting more bold in his words to speaking to his colleagues about respect for women and their choices. So anyway, I guess that's a shout out to Nathan Riley.

Before I get started with a topic that really doesn't have anything to do with that and actually I don't know. It kind of feels like I don't even know how that would fit in the world of OB land even when there are super cool people doing that. Something like this topic, the topic of insurance and reimbursement and all of that stuff, obviously is a huge part of that world. And I don't know how those people deal with it. So maybe he and I will have a chat about that sometime because it's not a world that I've ever been involved in. And it's not a world I want to be involved in. So I have some pretty radical thoughts as you'll hear about why insurance should not be a part of your birth plan. That's the topic for today. So five-minute blab there. And some kombucha. And my dog, who is hanging out in my office today. So if you hear any scratching or dog jingling collars, that's Henna. She likes to be with me.

Okay. So I don't really know where this is going to go or how it's going to come out. But I'm feeling really passionate about it, so I'm trusting that the words will come. And it will hit the right people when they need to hear it. Now who is this for, I guess? Many of you are already really radical thinkers living really radical lives, so you'll just nod your head and be like, "Yeah." Probably. But really this is more for the people that are considering how amazing an undisturbed birth could be for them, and they're at, maybe the beginning or middle, of this journey where they're thinking, "Yes. Okay. I want that." Hence the free workshop because it's always what happens at our free workshop. People come out, and they really say those words. "Yes. I want that. I want a birth where no one's telling me how to do it. No one's allowing me. And if I go past 42 weeks, then so be it if I'm comfortable with that," or whatever the situation is. "My water is open. I don't want someone telling me I'm on the clock." They start to get really wise to these concepts that most people are pretty blind to even when they're choosing a home birth or a birth center birth.

So that's huge. And I'm always so happy about that, and I'm so proud of people when they have that mindset shift. They really start to have that paradigm shift, but it's not complete. And that's understandable, if you'll only attend a couple hour workshop. It's understandable if you've even listened to a handful of podcasts. And you are really actively learning. But my experience has been there's always a next level. For me too. For everyone. There's always a next level of awareness, of shifting, of aha, of seeing where you're holding yourself back. And so that's who this podcast is for. If you're someone that is heavily in the medical world of birth for your own experience, well, (a)

you're probably not listening to this. But (b), if you are, then go for it. Then your insurance is going to be your tool, and that's how you're going to have this hospital birth or this birth center birth that you're set on because you agree with those foundational beliefs and that paradigm. I have absolutely no problem with that. I have no problem with people making really informed choices from a very conscious place even if those choices don't match with what I would do.

But, again, I think there is so many people in this really exciting holding area. That's the best way I can describe it. This holding area of being almost ready to jump but being blind to some of the pieces. So this is a huge piece talking about insurance and how that is a piece of the old paradigm and practical talk around that. What do people do? How do they make it happen? So I always share some of my own experience. I think that drives points home, and I hope it lets you hear that I've worked through these things too. I didn't just wake up one morning and whatever—think that I knew anything about anything. It's been many years. So I want to share some of my own journey in the medical world of insurance and birth because it really changed me. So let's see. My first was born in the hospital as most of you know. And sure. We had insurance. Normal jobs at the time. Didn't think much of it. Didn't think much, really, of any of my choices, which is funny, isn't it? Just went to an OB, had a hospital birth. Done.

So my second, my son, was our first home birth. And it was growing. There were some serious growing pains internally for myself and my husband that wound up kind of resulting in this amazing home birth that forever changed us. So if I back up from that home birth, while I was pregnant with him, my husband started his own business. I was a musician at the time. And so I wasn't employed by anyone. I didn't have access to that kind of health insurance ever. And now suddenly, he didn't either. He was going to go off on his own, kind of in the computer world. And so here we were. Two youngish people with one small child having been raised in a very mainstream environment. Both of us. And we had both of our families on both sides saying, "You guys need insurance. You can't be without insurance. You have to go buy insurance. What if? What if something happens?" And then I was pregnant.

So I took on this mindset. At first, I did not question it. And so when you don't question something and you just go with what you've been ingrained with and maybe this bigger thought form of this whole idea of insurance and fear and death and all that, things can be hard. So they don't flow out as easily, in my experience, as when you're really following your deepest wisdom. So that was not my deepest wisdom to want insurance, to be a part of that paradigm. But I was very far at that point from knowing anything else much less believing anything else. So anyway, I guess the short version is I spent many months of that pregnancy early on trying to figure out how we could afford health insurance because we had almost no money, right? He was getting a business started. I

was a musician. We had almost no money. We did not have X number of dollars per month to spend on health insurance. And this is about 15 years ago. 16 years ago even.

Anyway, I remember sitting in our little Chicago apartment pregnant and having these insurance agents come over to talk about private insurance, how we could get whatever. Blue Cross, Blue Shield, all these different options and what they cost. And so the feeling that I'm really left with because I don't remember a lot of the technical detail is just a general anxiety. I had this thought, and, again, so much of it came from the outside that what if. What if I got hurt? What if something in my pregnancy happened? And at this point in my pregnancy, I was still seeing doctors at a hospital. I hadn't yet shifted to home birth. So I was caught just in between a lot of worlds it felt like. I was having to work out with this doctor what I could do if I was a cash pay person. And I remember little bits about that. I mean, obviously, it's not anywhere near what they charge you when you have insurance because—well, that's a whole other thing we'll get into. But I remember getting a cash price package from this doctor and being really stressed about how we would afford it. Or should we go with this private insurance? And blah, blah, blah, blah.

Anyway, I don't even remember what happened. I don't think we got the health insurance, and I didn't stay with the doctor and pay him cash. I eventually ended up hiring a home birth midwife. And, again, we had no money at that time. And she worked with me. And I was so grateful. And I've told this story in various other podcasts and other places that we ended up paying her after the birth. And it was a struggle. And I don't remember how we even did that, but we did. So I've been there. And I get that it seems like you're safer. You're more protected. Heck, you get things paid for, if you have insurance. But I also knew even then that it was limiting my options. But it didn't stop me, and I guess this is, ultimately, where this podcast is going to go. Lack of insurance, insurance, whatever, it didn't stop me from hiring a midwife and having the birth that I wanted at home even though we weren't financially well off in any sense of the world.

So I guess I've been there. And I see and I hear and I feel this all the time. And primarily, when this came up kind of at the end of our workshop just more in people chatting—so maybe you were one of the people that were there, I heard this coming up in chats and directly to me. A couple people even said to me, "Oh, but I'm going to use my insurance, so I can just get through this pregnancy in case." In case. In case. And I know I said to someone just very bluntly—something along the lines of, "Why?" I don't understand. And it's not because I haven't been there. I don't understand how people are willing to participate in a paradigm that they don't agree with. Are they closing the eyes to the risks of that? So if you're one of those people, I guess I'm asking you. Are you closing your eyes to the fact that having insurance means something is paid for by someone else which may feel like it abdicates the responsibility from you to them and

that you're really getting something of value for free? As I like to say, nothing is free. Nothing is free whether it's money or energy or trauma or time or whatever it is. We pay in different ways for different things.

So I can almost end it right there. Having insurance doesn't mean you can't have the birth of your dreams. It doesn't mean you have to sign up for the medical paradigm. The whole energy around using medical insurance for birth is something that I would love people to sit with. As I said, it's not my place to say what's right for you. And of course, I'm obviously excluding particular cases of women who really do have medicalized pregnancies whether that's real or imagined or on purpose or accident. There really are people that would benefit from being in the medical system for their pregnancy. And then heck, yeah. I guess get it paid for, right? I mean that's what people are doing, and that's what we believe is best. And why pay out of pocket I suppose if that's all easy for you to access? And again, you really need it. But I'm not talking to those people today. I'm talking to the people that are healthy. They have normal pregnancies. They may not even have been to anyone yet. They have no reason to think they need medicalized care during pregnancy.

And, of course, there's the subtleties of what that even means. And the fact that if someone does want, let's say, blood work, ultrasound, whatever, they still should have access to that even without insurance, even as a cash pay person at a doctor, even as someone that's working with a midwife that doesn't take insurance because midwives, like myself, most definitely do not. We're not part of the system. Even when I was licensed, I didn't work with insurance. Never felt right. Never would. Never have. Never will. It's just a conflict of interest because insurance—medical insurance to me is the energy of death and sickness. So that's a pretty serious statement. And, again, you can sit with that and see how you feel. But I've been there. And I know how it felt to me. It felt like I was holding on. It felt like such tightness like, "Oh god. I hope something doesn't happen. And what if it happens? And then what?" Right?

And it's not just the something happening, but it's the fear of—yes. Death. Ultimately, that's sort of what we always are fearing. But I would suppose a feeling of responsibility. Now yes. Financial responsibility, which can be scary if you are sent a bill for hundreds of thousands of dollars—heaven forbid. But it's responsibility either way. So I guess where do you want the responsibility? Do you want to be responsible for your experience in the most positive, healthy way and create this experience to be in a positive paradigm of birth where birth is natural, birth is normal? Things rarely happen outside of that especially when we're so positively connected to our bodies, to our babies, et cetera.

Hmm. Where to go with that? Yeah. I guess—yeah. I'm just still pondering how people can be in that place, but I get it. And I'm more pondering how to help people move

through that place because you cannot say you want autonomy but then be responsible to a system that you're relying on because you don't want the responsibility and you don't want the financial responsibility and you want their help and you want their money. Those are huge conflicts of not just interest but energy. And if we're not a clear vessel for the energy that we want over our pregnancy and birth, then where does it go, right? Who is going to ever put numbers or studies to these kinds of concepts is my question? The answer is no one. So I can't confidently say, "Well, people that have insurance and feel like they might need it, they might actually need it." Perhaps they create situations where they do need to access the medical system. I mean I can't really say if that's true. But that's a suspicion of mine because it's not a clear energy.

So this is a complex topic, and I know you're all probably thinking, "What about this? What about that?" And I don't know if I'll get there today. I wanted to just kind of pose this question that what would happen if we didn't believe we needed that. We're taught we do, right? Everybody, virtually, has a job or is in a system where medicalized care and insurance is considered a quote on quote benefit of working for that company or that person. That's a hilarious way of describing what they are. So one more time, if you have a serious illness or a whatever, medical insurance might really be keeping you alive. I get that. I'm not talking about that. I'm talking about normal, health people that want to use this to—I don't know. Not find their real path in birth? Or not act like they're responsible? Or not take ownership of the fact that they want something that they have to provide for themselves?

And in some ways, maybe that's not a bad thing. If you want a truly autonomous birth, maybe that's a free birth, maybe that's a midwife attended birth, you have to work for it. And that's something we really do say at our free workshop. It's not just submit that claim and have someone else decided what you're going to do. Oh, all the ultrasounds are paid for. I might as well get one. No. The people I work with don't have health insurance, much like myself. I really never have. And they have to make decisions based on true need and creativity and right. Working things out because it's not being provided for.

So what's wrong with being provided for? What's wrong with this whole insurance idea? I think there is a ton. First of all, our grandparents, most of us, if you're my age or younger, they didn't have health insurance. So we know that something has changed. I don't think it's for the better because, obviously, the health care system and the insurance system is a way to profit off of people's fear. It's a way to take choice away from people and then sell it back to them. I think that's a pretty cool way of saying it. And actually, my husband is partly responsible for that particular phrase. Just think about it. It's a way to take choice away from people and then sell it back to them, right? Because only certain things are covered and certain therapies and we all know if we're in the natural world of health at all, that most people even if they have insurance aren't

able to use it for the things that they would actually want. Acupuncture, whatever, reiki, Mayan abdominal massage. All the cool things that really can benefit, especially women in pregnancy, you're not able to use anyway.

So I guess that was my turning point many years ago even with small children was realizing that unless it's a very specific situation we would not seek counsel. We would not seek health care advice or suggestions from the mainstream system. And if it wasn't going to allow us to utilize the things we really wanted, then why would we be contributing. Insurance is—everybody thinks it's like contributing to this big pot of money, but that's not true. It's a façade. The profit that the insurance companies make is generated on what you sign over to them. So you basically sign over your life force, and they profit off that. So they're making a shitload of money, way more, I mean, in X hundreds and hundreds and hundreds of thousands more than anyone is contributing because it's based on that. So that's maybe hard to understand. To make it simpler, if you have health—or not health insurance—if you have car insurance, essentially the insurance company does actually own the car. So it becomes this other party that it's like a parent that ultimately is responsible, and we live in a culture where that's making people feel better or something. Instead of owning their car and being responsible if it should hit someone, we're in a shame, blame—we all know this, right? Totally—what's the word suing people right and left. And that's all part of this insurance system as well. Who can we blame? It's not us that did it. We're not responsible. We pay for insurance every month. We don't need to be the one who takes the blame or takes the responsibility.

These are just random thoughts really about the concept of insurance in general. And while that's getting outside, I suppose, the scope of this podcast, I think those concepts are really concerning when we're talking about you, a normal, healthy woman, who wants a powerful birth and wants to be able to make her own choices. There is no autonomy. When birth is a medical event, you're agreeing to that by having insurance. So these people at my workshop that were like, "Oh, well, I'll just use the insurance because I have it," why? You don't have to use it just because you have it. Are you aware that once you walk into that system there is such a high chance of you being stamped high risk or this is wrong or that's wrong? Or just plain old risks due to having too many ultrasounds that maybe you don't know there are risks to that and your insurance is paying every month, so why not? And your doctor or midwife is happy to do them and happy to bill because they make ten times the amount of money on that ultrasound than you would ever pay cash. Ever.

So I will not contribute to that system personally or professionally. And I don't know what other thoughts I have. Yeah. I guess just considering if you really want to be a part of that big money, big control, big pharma kind of stuff. And I think there is a degree of arrogance there. Maybe this is rude of me to say. But I think it's—well, it's either naïve

or arrogant to think that you can just draw from that system what you want and still get what you want in the end. I think that's really not rational. And I think it's delusional actually to think you'll just take and take and take, and everything will be fine. And then you'll just go off and do what you want at the end for your birth. I have not seen that happen because most people get sucked in. And again, just the negative energy around this insurance reimbursement. And, "Oh, I can't have a home birth because I don't have insurance for that. And the midwife doesn't take insurance." You're limiting your own choices. And maybe it's because of fear, right? People don't want to face what they're afraid of, so it's way easier to say, "I can't have that."

And I see it—people that I directly might meet as well. Maybe they don't have insurance, but they have very limiting beliefs around money and abundance. And they're sure they can't have a midwife like me at their birth. They don't even talk to me about it. They don't even send an email. They don't even have a phone call. Not knowing at all what that investment looks like or how I work with people and how money isn't the only way to exchange energy. It's an excuse. And I have kind of gone a little bit down that path on other podcasts and promise to talk more about it. I don't think that's today. But money is just a form of energy. And there is other ways to, I think, make it happen. And relinquishing insurance from your range of possibilities has given me, at least, so much freedom. If I had stayed in that world, who knows what kind of birth I would have had? If I had stayed in that world, I certainly wouldn't do what I do. If I stayed in that world, I don't think my kids would be as healthy because we have just not considered that an option for normal kid stuff. We've gone down other paths of health and wellness and whole body balance and integration.

And honestly, I think people that rely on health insurance are, in a lot of ways, close minded. Again, because they have this list of people and places that are paid for. Let's be honest. Do we live in a world, at least here in the U.S., where the powers that be really want us to be free, to be autonomous, to be free thinkers and independent? No. That's the negative truth. They don't. So health insurance, the medicalized system especially around birth, is a way of keeping people small. It's a way of keeping them all in the box, so you don't ask questions. You know where you can go. You know what you get. And this is the brilliant part, they've turned it around so that you feel like you're getting something for free. Again, nothing is for free. Obviously, you are contributing money towards insurance anyhow. And you're participating in a system that has really been damaging and lies to people and makes money off of their sickness. And that is really gross.

So I don't want to mince words around that. If you're contributing towards that—and I get that. Maybe you don't even mean to contribute. Maybe you get insurance with your job. Whatever. But if you're using it and you're contributing to this mindset that someone else is responsible, someone else knows better, you are limiting your own options,

which is the sad part really. And I think you're inviting some of that into your life. You're inviting needing that because you're participating. You can't have a full heart of new paradigm and all of these thoughts and feelings if you have a good part of yourself that's actively contributing and believing and being fearful. It's not that we don't have fear no matter where we're at. It's not that we don't. I think all of us whether we're pregnant or we're parents or maybe becoming parents fear is a part of life so it's natural to fear things happening to the people that you love or them not receiving medical care or something like that and them dying. I think it's another place to be really honest with ourselves about death. That's another thing that keeps coming up in this podcast. So many things and probably overwhelming people.

But really getting more comfortable with that, with death, and the fact that we're pretty powerless against it really. And the real facts are that medical care is available, and we are privileged—very privileged whether or not we have insurance or not. If we need help then it must be given in the system. And so care cannot be refused to anyone. And, again, that's very privileged. Obviously, there's many places in the world where not only is there no health care, which positives and negatives to that. But people with no money need to have money to just get basic care or get a ride to the hospital. So that's sad. I don't know what the answer is to these world problems where many people have nothing and truly could have benefitted from medical care. And then the flip side where we're super privileged and these are first world problems we have—first world problems that people are contributing to a system of death and decline and then kind of calling it to be their reason for not evolving.

We have the privilege. We have the gift of being in a time and place in the U.S. at least and many other places where we are privileged enough to think about how we want to shift ourselves and the world we live in. We're not scrambling just to stay alive. We're not fighting disease at every turn and only worrying about survival. We're not. And, again, super privileged, all of us. But if we can just accept that that is the reality for many of us, then we need more. We want more. And it's not bratty. It's not anything to want to shift where we're at because where we're at with birth—and I've said this before—is really sad. We know that mothers and babies are dying in the U.S. in birth. And that's due largely to the medicalized system of birth and the way things are being done.

So we know that something needs to change even if we are a privileged country part of the world. We have clean water. We have hospitals that can take care of us. But with normal healthy birth, it's not cutting it. So it's okay to want more. And I do think that this is a huge piece. That the system is broken. It's not the doctors are bad. It's not the hospitals are bad. I think the health insurance company is kind of getting my blame today. But even that, I don't think blame is really that helpful. Contribution is keeping these thought forms alive. So I don't expect people to turn off this podcast and go and

cancel their health insurance although that would be really cool if people did that because that would turn a lot of things in this country on its head. And people in powerful places might need to figure things out if a lot of that money disappeared and people started investing actual money and actual energy into their health and wellness and this new paradigm where the vibration is what we make of it. We get to choose. We get to choose how we want to treat our bodies. We get to choose how and where and when we want to birth. And things happen. Rarely, we need medical help, and so that's there when we need it.

But relying on it here and there for every little thing, making choices because of that is really holding us back from, I think, our own authenticity. I'll say that for myself. It really held me back from finding my own wisdom because I was so caught up in my head. And this checkbox of things responsible people do. And I guess health insurance was number one on the list of things responsible people do. And I also—and I'm being really honest here—back then I was really afraid of what my parents would think. I was really afraid of being wrong. I think a lot of people can resonate with that, right? Even with birth choices. What if? What if something happens? What if a birth isn't what you think it is and you need help? There is all kinds of what ifs. And, again, fears are natural. But we don't want to make huge life choices, I don't think, with those fears. We don't want to be in bed with them and have them all the time, and insurance is just kind of like part of that. It's part of that creature of fear.

And so if we're really going to leave fear behind and trust and have awareness that we don't control the world, I think that's a really positive place to be. And I think that is mostly what will create change, and that is mostly what will really kick it forward. And women, like you, out there listening insurance—whether you have it personally or not—sort of doesn't matter. When you say to yourself, "I am responsible for my body, for my baby, for my birth, and this is what I want,"—whatever that is—"And I will have that because I am a powerful person, and I am entitled to a beautiful birth that I get to be autonomous in. And I'm not going to rely on the medical paradigm to tell I'm allowed. I'm not going to look to them for approval. I'm going to trust. And I'm going to jump off this ledge here and do it that way." That's not an easy thing to do for those that are in that place.

But I will say I obviously think it's worth it. You will learn so much about your true nature and truly what you need and want. And there is nothing better than that. I feel like if I had to narrow down the theme of these podcasts, at least lately, it would—excuse me—it would be that. That there really isn't one way. There isn't bad. There isn't good. There is only accessing what's right for you. But yeah. I do think subjects like insurance—it's not that it's bad. It's clouding people. It's clouding people because it's such a cultural norm. You're irresponsible if you don't do this. You're irresponsible if you don't do that. And people actually have no idea where their responsibility lies anyhow. They haven't

connected with that. They're afraid to see it. They're afraid to claim it. And hence, so much on the outside. So many things could be in that same category. A total blab this morning. Thanks for listening about insurance and accessing the medical system to have approval for supposedly the choices you really want to make. I'm hoping you will ponder that.

And yeah. So many ways to turn to the outside. So many ways to think that somebody on the outside knows better than us, and it's only until we turn inward and start to access our true nature that we really can say. And I think this whole podcast could be disturbing and/or offensive. I recognize that. But I'm just going to be bold and put it out there anyway and ask you if it's triggering to you or bothering to you or you just think, "That lady is crazy and ridiculous, and she lives in some fantasy world in her head," that you take that trigger and you sit with it. and you find why this is bothering you. Is it because you feel you can't have what you want? Or is it that it's scary to claim that responsibility? And what this means for each of us, I feel like, is so different. And I don't even have words for some of the other feelings that come up for me about what this means.

But ultimately, I am inspiring, I hope, to find your own freedom, whatever that is. Maybe it has nothing to do with insurance. But these little ways, these insignificant ways that just have become a part of our thinking, a part of our culture, if we don't question them then who will? Are we leaving this up to our children? Are we just indoctrinating them? And then maybe none of them will question. Everything should be questioned. Absolutely everything. Especially when it's just so automatic. So I think, again, one last insurance thought is, I think, that's where a lot of people are at. They haven't thought about this. And it's an automatic response. If I didn't hear it literally every week of every month of every year, then maybe I would think I was being a little over the top today. But I hear it all the time. I hear it all the time. Tons and hundreds of people choosing birth centers—and maybe they have other reasons totally. I can't say that I'm in the know of everybody's reasons for everything. But having insurance pay for something birth related is a huge reason people make choices like going to a birth center or a hospital.

And the sad part is also on the other side for something like when women show up at these free classes and they're completely traumatized from their births. They've been cut open. They've been abused. They weren't given a choice. They didn't know. And while there is a whole lot in that topic about responsibility I think that it comes back to the fact that people don't even know what they're choosing. They think it's paid for. It's done. Those are my options. And it's not like the insurance companies are helpful either, right? I remember back in the day having insurance and looking up who is covered, where can I go. And so people are doing that, and a birth center is popping up. And then they're all going to do that, and they don't even know that there are midwives

out there. They don't even know about free birth. They don't know that there are midwives that will work with them.

One analogy and I'm totally rambling here. I promise this is going to be over in a minute. But one analogy I thought of was in our world other kind of big expenses like a car, right? So say you want a car. You might look it up, see how much that particular car costs. Do the little calculator. How much would it cost you to lease this car? And cars, I understand, are a little bit negotiable. But on the other hand, they're not that negotiable. So my point is you're not going to call up a car dealership and say, "I don't have \$20,000. But I could trade you this or that." I mean no one is going to do that. So you just say to yourself, "I can't afford that car. I don't have that money." And that's all. And I can't get a loan or whatever, so I can't do it. And I feel like that's how people are treating birth. And, again, whose fault is that? No one's. It's just there's not enough education out there. So that's why we're doing what we're doing.

But I would love if more women called me, and they said, "What does it cost to have a midwife like you at my birth?" And they really wanted to know how that was possible for them because I am not a car dealership. I'm not inflexible. I have to do whatever I like it or not—I have to understand this system of insurance and medicalization because it totally makes it ridiculous what a midwife charges. So I have to be sensitive to that. But at the same time, it's so out of control. So if a woman has a birth in a hospital, she would pay a cash price of probably about \$20,000. Cash, right? Insurance, forget it. They might bill that birth for \$200,000, \$500,000. But she would pay about \$20,000 cash for a normal birth—vaginal birth. And a midwife, such as myself, is a quarter of that price. And so then it becomes possibly a ridiculous discussion of how on earth can this be.

But we have to suck it up meaning midwives. We just kind of have to suck it up. We can't charge people \$20,000. So we suck up the fact that our services are undervalued. And we're still willing to work with women. So women, really, figure out what you want. And then if there is someone you want to work with or some vision you have for your birth, inquire. See how you can make it happen. It's not insurance or nothing. No one else is responsible but you. And there are ways. So that is my way overdue closing of this insurance podcast. I'd love to hear your thoughts so just email me any time. Maryn@indiebirth.org. And I think that's it for today. Have a great day.

(closing music)