

Home Births

We wish to bring your attention to the issue of cover under Medisec policies, underwritten by MedPro¹, in relation to the provision of ante-natal care under the Mother and Infant Scheme. Please note that cover is in place under your policy for GP involvement in Combined Care Schemes provided that:

1. The ante-natal and post-natal care provided is under the supervision of an obstetrician attached to a recognised Maternity Hospital.
2. The GP does not provide intrapartum care i.e. assistance at the birth. This is specifically excluded under their policy cover.
3. patient opts for a maternity hospital birth, care of which would be under the supervision of an obstetrician as at (i) above.

GPs are not covered under Medisec policies to sign up to the scheme if a patient is opting for a home birth. If a patient opts for a home birth during the scheme we advise that arrangements are made by your patient for alternative ante-natal care immediately. In this regard:

- Refer your patient immediately to the maternity hospital where she would have been assessed initially.
- Telephone the patient and mid-wife, explain the situation and advise them of alternative services available via the maternity hospital.
- Write to the HSE and the patient confirming that you are not in a position to provide services under the scheme due to the patient's home birth option.
- If the patient is not in agreement with the above and opts not to engage with alternative ante / post-natal care, all risks should be fully advised to the patient.
- Fully document all your actions and advice given and risks outlined to the patient on the patient's file.
- Members are covered to provide medical advice and/or treatment in circumstances of a bona fide medical emergency.

Please note for avoidance of any doubt that cover is not in place for members to provide ante-natal care for any patients, including private patients, opting for a home birth.

Neo-natal care following homebirths

Cover is not provided for GPs to carry out the 2 and 6 weeks check for babies and the 6 weeks check for mothers in respect of delivery of care to babies or mothers in the neo-natal period following a home birth, unless the mother or baby have first been checked by an obstetrician or paediatrician as appropriate, or the appropriate hospital team, in accordance with HSE guidance, and the GP is provided with evidence of such visit. Essentially, once mother or baby have been screened by the relevant expert, in the same way they would in the context of a hospital birth, there is no barrier to the GP providing care to mother or baby as normal. Cover has always been provided to GPs to see a mother or baby if they are sick.

¹ Insurance products are underwritten by Berkshire Hathaway European Insurance DAC trading as MedPro. Berkshire Hathaway European Insurance DAC is a Private Company Limited by shares, non-life insurance company, with registered office 2nd Floor, 7 Grand Canal Street Lower, Dublin D02 KW81, Ireland and regulated by the Central Bank of Ireland, Company Registration No. 636883; VAT No. 3583603. All coverage subject to business approval.