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Independent Midwifery Insurance in Ireland

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In the wake of the withdrawal of indemnity insurance by the Royal College of Midwives for their members in the 1990s, and the very recent imposition of an EU crossborder directive requiring indemnity insurance on the part of any independent practitioners, independent midwives in the UK have responded in a number of different ways â€“ setting up social enterprises, private companies or working self-employed.

Independent midwives in Great Britain currently provide a private service as well as a limited NHS service, which will rapidly expand if the recommendations from the maternity review are implemented. All of these organisations are able to continue to offer women choices in how and where they have their babies.

Independent midwives seeking to provide home birth in Ireland face a very restrictive contract with the Health Services Executive (HSE), the national overseeing body. The HSE will provide indemnity insurance but will not permit HBAC, for example. Private business ventures outwith the HSE regulations are also problematic. Their birth packages are very expensive, and thus out of reach for many families, not least because of the cost of indemnity insurance from their multinational corporate provider, in line with the EU directive. That provider has just removed insurance for a HBAC in Ireland, and one can be certain this was a calculation based on profit-taking, not on an assessment of care provided or risks to mother or baby.

For a statement on HBAC insurance in Ireland and Northern Ireland see neighbourhoodmidwives.com/hbacinsurance/. For more information please see AIMS Ireland aimsireland.ie.