

Madeleine Love
14 July 2009

Committee Secretary
Senate Standing Committee on Community Affairs
PO Box 6100
Parliament House
Canberra ACT 2600
Australia

Attention: Senate Standing Committee on Community Affairs

There is a demand for home birth from expectant mothers, for obvious reasons which have been well detailed in the past. Many women have instinctive urge to birth in a place where they feel at peace, and many, having suffered the rigors of institutionalized birth, look for better options.

Has anyone from the Department of Health and Aging contacted Australian Government Actuary office for an appropriate assessment of risk and premium cost to allow independent midwives to provide this service within the larger government insurance pools? I ask this because I worked as an actuarial officer pricing premiums for groups of various risks. The risks associated with oil riggers, explosive detonators and such groups easily find insurance, so what's the problem with home birth?

I just rang the office of the Australian Government Actuary. The Actuary was away, and I spoke to the acting-Actuary, but she said she was not currently specializing in the field of general insurance. Kindly she offered a general suggestion – 'small pool' and 'high risk due to possible adverse birth outcomes with a lifetime cost'.

I'll discuss this briefly. Has there been any actual demographically appropriate analysis of risk of adverse birth outcomes associated with planned and attended home births in comparison to hospital births? Can some experience from NZ, UK or the Netherlands be obtained? Adverse birth outcomes apply to hospital births as well.

Can the senators explain why the home-birthing 'pool' could not simply be included within the larger hospital birthing pool under the category of independent midwives? Surely as part of a larger pool we can watch the claims history development to see if any financial fears are justified? Indeed, if the pool is very small, there is likely to be little financial impact on the greater financial cost.

Has there been any analysis of claims history from a home birth scenario in comparison to a hospital scenario? Some may be able to be obtained from NZ etc. I suggest there is a demographic difference between home and hospital birthing women that may alter the claiming record.

Since the Government is able to procure or provide insurance for medical professionals to provide high risk birthing services within a hospital, can the senators explain why women who are choosing to undertake low risk birth at home are being discriminated against, and deprived of their choice?

This failure to provide the home-birthing option, smacks of prejudice, or indeed, something far less great.

I write this on behalf of the right to choose for many women, but I was someone who had an instinctive response to birthing in a place where I felt at peace, at our home in Marysville. There was a particular tree that I felt very strong with, as many women in Australia's long history have found strength.

I want to bring an analogy together for this submission. While the fire destroyed almost everything man made at Marysville, the bush remains strong, resilient, recovering and beautiful. Australian nature is something to depend on in the most adverse of circumstances. It can be depended on, when all else has failed. The tree ferns are a brilliant green, the growth from the trees is a brilliant green. The water flowing from under the earth is pristine, crystal clear, full of life, and I used to go to the creeks every day to drink with this water in pregnancy.

Someone wrote a brilliant line, and I can only quote him under the name of "Doc Mercury". He wrote about survivor guilt and the impact it has...

"Survivors always feel guilty, on the "why me and not them" basis.
Then they commence looking for someone or something else to blame."

Survivors in anger look to blame nature – there are those who want to cut down all the trees. Nature has fierce moments and birth is one of the most fierce of firestorms. But those who feel guilt make a mistake in surrounding themselves in greater man-made resource-heavy protection.

I ask the Senators to get wise, provide places of refuge, but trust more in the resilience, beauty and strength of nature. Escape from those who would garner and claim for their own the precious financial resources of Australians – the cesarean rate is over 30% - what's going on!!!

Yours faithfully

Madeleine Love