

Affordable Infertility Treatment...It's Not a Myth!

It's no secret that infertility treatment is often expensive and, as coverage is not mandated in every state, insurance coverage is not always available. However, finding out that you have limited or no insurance coverage does not have to mean the end of your journey to parenthood. As a patient, it is important to find a practice where you feel comfortable and also one that you believe has your best interest at heart. A quality IVF center will do everything possible to assure that the cost of treatment does not become a major factor in the decision to forego treatment. There are a number of ways to make treatment more affordable - it's important to do your research before selecting an IVF center so you can find out which centers provide the best options for you!

Refund Programs - Many centers offer a refund program, often under the name Shared Risk or Family Building, which allows patients to pay an upfront, flat fee for a set number of IVF cycles in a certain time period. If the patient does not conceive after completing all of the cycles, they are given a refund minus, in most cases, a minimal enrollment fee. Third parties such as IntegraMed and ARC administer these programs for many centers, while others are run directly by the center. The details of each program are different; for example, some may count frozen embryo transfers as a separate cycle while others may count all fresh and frozen embryo transfers from one retrieval as a single cycle. It is important to understand all the details of the program before committing to it because, as the name implies, there is a "risk" involved. Couples who become pregnant during the first cycle will pay more by participating in these programs than they would with traditional fee-for-service; however, couples who achieve pregnancy in future cycles will save money.

There are many advantages to this type of program. The most obvious advantage is the promise of a refund if there is not a successful pregnancy by the completion of all cycles. Another advantage is the effect that participation in the program can have on a patient's anxiety level. We have had many patients tell us that they were not so nervous and anxious during treatment because they knew that all of their hopes for a family were not riding on just one cycle...if things didn't go well they got more chances and, ultimately, money back with which they could continue treatment or pursue other family building options such as adoption.

Following is an example of the parameters of a Shared Risk program to give you a better idea of the way these programs work:

The IVF Shared Risk Program is offered to women age 37 or younger who have normal ovarian reserve, no evidence of uterine abnormalities and have had no more than two prior IVF cycles. The one-time fee for Shared Risk is \$22,660, covering the cost of up to three IVF treatment cycles in two years. One cycle is defined as the transfers of all fresh and frozen embryos from a single retrieval. If all three attempts fail, the couple will receive a refund minus the non-refundable enrollment fee, which ranges from \$2500 to \$6500 depending on the age of the female and number of prior IVF cycles.

As mentioned, each center offers a variation of the program so it is important to do research and find out which one best fits your needs.

Pre-Paid Treatment Plans - A common complaint is that the cost of infertility treatment is not only high, but also often hard to predict. Pre-paid treatment plans were developed to allow patients to know, in advance, exactly how much their treatment will cost. As with the refund plan, each center that offers a pre-paid treatment plan has different requirements. For instance, in some centers all couples participating in the pre-pay plan pay the same flat amount regardless of their treatment plan and are then reimbursed at the end of the cycle for any unused monies. In other centers, there is a different fee structure for each possible treatment plan so each patient's pre-paid amount is customized. The advantage to this plan is that there are no surprises - all money is paid up front rather than an ongoing fee-for-service arrangement.

Financial Loans - There are many options available for patients interested in securing a loan to cover the cost of infertility treatment. Several local banks have loans available for couples going through treatment. There are also loan services available directly through some clinics and also through third parties including the Family Fee Plan by CapitalOne and Fertility Treatment Financing by HealthReady. These programs offer low fixed rates and low monthly payments for patients who are ready to commit to treatment but do not have the funds readily available.

Do Your Research! - For many patients, every dime and nickel counts when it comes to paying for fertility treatment. It is important to make sure everything is being done to make sure you receive the best care possible, but also at the lowest cost. If you've called your insurance company and been told that you do not have any benefits, it is wise to give your provider the insurance information anyway. Many centers have specialists on staff who work to verify insurance benefits and oftentimes can find coverage for diagnosis or medications when the patient thought there was nothing available.

Another way to reduce the overall cost of treatment is to do price comparisons before purchasing your medications. In addition to the local pharmacies that supply infertility medications, there are also a number of mail-order pharmacies that can provide your medications in one to two days. A few phone calls and online searches to compare prices could end up saving you a significant amount of money! Freedom Drug and Portland Pharmacy are a few of the mail-order pharmacies that specialize in fertility medications.

It is important to gather all relevant medical records before your first appointment with a fertility specialist. In order to give you the most effective treatment possible, your physician needs to have your complete medical history and access to past test results, physician notes and treatment plans. In many cases, the physician is able to get significant information from your records and can then bypass certain costly diagnostic tests and procedures.

Infertility treatment often causes a great amount stress and anxiety for a couple. By doing research and reviewing all financial options, it is possible to eliminate the financial stress early on. Talk to the financial coordinator at the center where you are undergoing treatment and find out exactly what your options are and then do some investigating on your own. Don't be afraid to ask questions during any part of your treatment, whether it is during a meeting with the financial counselor or an appointment with the physician, and don't ever lose sight of your ultimate goal...a baby!