

## **BUT CAN WE AFFORD IT?**

### **How to Pay for Infertility Treatment**

You want a family, despite depressing headlines and a less than robust economy, and have decided not to wait. That's a smart choice. Delaying your dream of parenthood might compound already-existing issues regarding your fertility, as you continue to get older. Of course, treatments like In Vitro Fertilization (IVF) and the fertility medications you'll need are expensive, particularly if you have a less-than-stellar health insurance plan. So now you are faced with the dilemma of how to pay for it all. Here's a brief overview of several potential solutions you can consider when looking at financing for infertility treatment. The most important thing is to not give up hope. There are a number of options that might truly fit your lifestyle and help to yield the result you need.



#### **Fertility Treatment Coverage**

First things first. Find out if your state of residence currently has a mandate for some form of fertility treatment coverage. No matter where you live, many insurance policies include some coverage for infertility diagnosis and testing and many cover treatments such as corrective surgeries for endometriosis. Assisted reproductive technologies are another matter, however. Coverage for treatments like intrauterine insemination (IUI), IVF and the costs associated with egg and sperm donation and surrogacy varies considerably and unfortunately, is often not given at all.

#### **Job-Based Health Insurance**

Your company's health insurance plan may also offer some form of coverage, independent of the laws in your state, which is a good thing. Sometimes, you may work for a company not required by federal law to meet the state's benefit mandate however, complicating matters. So it is important that you determine exactly what your situation is before you proceed with treatments that feel unaffordable to you.

It may be scary to disclose to either your HR department or to your health insurance provider that you are planning on pursuing infertility treatment. It is often in your best interests to be honest, so you can find out exactly what types of treatment are covered and how much reimbursement to expect. In order to do that, you have to get accurate information so there are no surprises ahead. Take notes which include the date, name and title of the person on the other end of the phone. It is also a good idea to double check the information you're given with a supervisor and to make sure you have written confirmation of your benefits you can refer back to. Gay or straight, if you are married and both of you have health insurance, call both companies to determine which offers the best coverage. Also find out about the appeals process for your own peace of mind.

As a man or woman dealing with infertility, you are also in a powerful position to advocate for health insurance coverage for treatment, if your company does not provide it currently. Information about communicating with your employer can be found [here](#).

### **Working with Your Clinic**

IVF clinics typically have financial counselors or insurance specialists on staff, able to provide suggestions and help navigating these waters. Maintain an open dialogue with your physician about your health insurance coverage and your treatment options, but try not to let your coverage dictate your care. Often, patients pursue covered treatments with a low possibility of success, paying out-of-pocket deductibles which mount up, rather than moving onto more-expensive treatments which might work quickly and ultimately be less expensive. Many IVF clinics also provide financing or refund programs you can consider.

### **Grants and Scholarships**

A number of nonprofit organizations provide financial assistance to patients who qualify. Path2Parenthood - [www.path2parenthood.org](http://www.path2parenthood.org) - has a list you can peruse.

First responders and current and past members of the armed forces may also be eligible for discounts or free services at IVF clinics and cryobanks.

Pharmaceutical companies also offer discounts on infertility medication for some families who do not have insurance coverage.

Discuss these options with the financial counselor at your clinic to get a full list of providers and also to determine your eligibility

### **Putting it Altogether**

You may decide that you prefer to reach out to family for financial support, or to request an increase in your line of credit from your credit card company. You might also opt to dip into your savings. Whatever option you decide upon, try to take a long term view. How will this course of action impact upon your financial future? The more questions you ask now, the better off you will be long term. And remember, the goal is not only to have a family, but to have a safe and comfortable future as a family, together.