

## **Exploring options for affording infertility treatments**

by Tina Smith

One in six couples will not conceive without medical help. If you think you are one of them, don't let financial unknowns stop you from pursuing your dream of becoming a parent. Take a proactive approach to finding out exactly what costs are involved and what financial assistance is available. Arm yourself with information before making any decisions. You might find yourself more open to reproductive assistance and have better chances for success if you have all the facts.

**First, find out what your insurance will cover.** Couples are often surprised to find that some infertility services are covered by their insurance plans, even if others are excluded. Contact your insurance company by calling the number listed on your card and ask questions about your coverage, such as:

- Are my benefits in-network or out-of-network for a reproductive specialist?
- How much of my deductible has been met?
- Is there a pre-existing period?
- Is diagnosis for infertility covered? semen analysis? hysterosalpingogram?
- How about treatment for infertility?
- Is there a lifetime or yearly amount allowed for infertility treatment?
- Does the plan cover treatment after voluntary sterilization?
- Is intrauterine insemination covered? in vitro fertilization?
- Are fertility medications covered?
- Does the plan offer maternity benefits?

Keep in mind that “diagnosis” includes exams, tests and procedures that determine what may be preventing conception; “treatment” is defined as supplies or measures used to enhance conception and pregnancy.

**Second, ask your doctor's office to break down costs and verify your insurance benefits.**

If you are comparing doctors and clinics, find out what fees are charged and ask about “hidden” costs – especially for contracted services that are not handled in house. If outside laboratories or agencies are involved, you may be responsible for additional charges. Confirm whether the office will file your insurance claims or if you'll be required to pay and then pursue reimbursement on your own. Share what you've learned about your coverage to date. Look for a practice that will

research your insurance before your first appointment. If infertility services are not covered by your plan, see if clinics offer all-inclusive packages. Once you choose a specialist, request that all charges be put in writing so you can avoid being surprised by unknown expenses.

**Third, check out financial assistance options.** Low-interest loans with flexible terms often help make infertility treatment more affordable for couples. Two reputable healthcare financial partners are Capital One Healthcare Finance (877.559.5050 or [capitalonefinance.com](http://capitalonefinance.com)) and Care Credit (800.365.8295 or [carecredit.com](http://carecredit.com)). Both have toll-free phone numbers as well as websites with detailed information and options for applying on-line.

**Additionally, evaluate how you are treated by support staff.** Notice how you are greeted and assisted by receptionists. Track how promptly your calls are returned and how quickly information is provided. Do you feel like a valued potential client or just another check on somebody's to-do list? Many times, your first contact with a practice or company can be an indication of what to expect as a patient.

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