

Insurance & Infertility

Do you know what type of coverage your insurance policy provides for infertility services?

Here are some questions to ask:



Atlanta Center for
Reproductive Medicine

A CCRM NETWORK CLINIC

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Note: A quotation of benefits does not guarantee payment by your insurance provider.

General:

- Do I have fertility coverage?
- How is 'infertility' defined under my plan?
- Do I need precertification to obtain fertility treatments or to see a fertility specialist?
- Are both ACRM & CCRM Atlanta in-network?
- Is my partner covered under this plan?

Benefits:

- Do I have coverage for testing and treatment?
 - Diagnostic Testing?
 - IUI/artificial insemination?
 - IVF?
 - Fertility preservation?
 - Procedures?
 - Hysterosalpingogram (HSG)
 - Saline Infusion Sonohysterogram (SIS)
 - Hysteroscopy
 - Endometrial Biopsy
- Do I have a copay or coinsurance for fertility testing and treatments?
- What is my deductible for treatment?
 - In-network?
 - Out-of-network?
 - Is there a separate deductible for infertility care?
 - How much of my deductible have I met?
- After I have met my deductible, what is my percentage of responsibility for treatment?
 - In-network?
 - Out-of-network?
- Do I have an annual or lifetime maximum benefit for infertility?
 - Yearly dollar maximums?
 - In-network?
 - Out-of-network?
 - Lifetime dollar maximums?
 - In-network?
 - Out-of-network?
 - Maximum number of treatment attempts?
 - IUI?
 - IVF?
- Are there any exclusions?

Applying Benefits:

- Do I need to register with an infertility program?
- Are there medical criteria and age restrictions?
- Are there any requirements which must be met before my fertility benefits become effective?
 - Certain number of IUIs before IVF can be attempted, documented medical history of infertility?
- Is a pre-authorization required?
 - Diagnostic testing (ultrasound, labs, procedures)
 - IUI
 - IVF
 - Procedures
- How long does it take to obtain an authorization determination?

Medications:

- Are medications used in fertility treatment covered under my general medical plan, prescription benefits, or neither?
- Are the costs of medications included in my infertility benefit maximum?
- Am I restricted to a specific specialty pharmacy or may I use a pharmacy of my own choosing?
- Is a pre-authorization required for my medications?

Misc:

- Is genetic carrier screening covered?
- Are donor sperm and/or donor egg options covered?
- Are gestational carrier options covered?
- Is early pregnancy monitoring and management covered?

Note: These questions are meant as a guide only and do not represent a complete list of all possible questions that should be asked to understand your coverage. Patients should be aware that all services and expenses may not be covered by their insurance policy.



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