## IVF with insurance coverage

Both you and the financial office will verify coverage to find out if coverage has limits including:

- Set amount of attempts – If so determine how many, if any, are remaining
- Dollar limit – determine the remaining balance available
- Medication – Is it included in your dollar limit or do you have a separate medication benefit.

You will be given cost sheets for pre-IVF testing & IVF cycle

- ASC fee
  - UPMC / UHC – You will owe $1,000 fee
  - BCBS / Aetna / Cigna – Will be billed to insurance company
- Cryo deposit
  - If not covered by insurance you will owe a cryo preservation deposit in the amount of $1,650
- Other
  - May also owe anything not covered by insurance co. – examples sperm thaw, assisted hatching

You will go through pre-testing

- Pre-IVF Testing may be billable to insurance
- You will be responsible for non-par or non-covered charges as well as any co-pays, co-insurance, and/or deductibles

Pre-Art Appointment you will discuss:

- Final costs - What is being billed to insurance and what you may owe at injection class.
- That you may be billed for co-pays and co-insurance
- Reminder – If you meet your maximum insurance coverage you will owe 100% of the charges billed

RHS gets authorization for cycle, if needed

Injection class – You must pay in full for charges which are not covered by your insurance. (Excluding co-pays, co-insurance, or deductibles which may be due later)

**Medication costs are not included in RHS cycle costs**