

Reproductive Care Center

LOW STIMULATION IVF FINANCIAL POLICIES

Each couple will need to meet with manager or billing staff to discuss fees and payment dates. Income based discounts are not available for this treatment protocol. The Pre-IVF workup (ART checklist) needs to be completed before the medications for the treatment cycle can begin. Payment is expected at the time of service. **Medications are not included;** patients can purchase them through the pharmacy of their choice such as Southwood Apothecary Shop, IVPCare, Freedom Drug or a similar infertility pharmacy.

PRE IVF TESTS

Wife

CBC/HCT

Rubella immunity screen

Day 3 Follicle Stimulating Hormone (FSH)

Day 3 Estradiol (E2) and AMH (anti-mullerian hormone)

Day 10 FSH (over 34, poor prior response or prior elevated FSH>7.9)

Varicella immunity screen unless the patient has a history of chickenpox

Hysterosonogram (3D saline sonogram) – usually recommend this be completed at RCC

A hysterosonogram or HSG should be less than 1 year old at the time of embryo transfer in women over age 34. After a pregnancy or significant occurrence, some tests may need to be repeated.

Additional tests may be requested by your physician based on your individual circumstances.

Husband

Semen analysis with Kruger strict morphology-at RCC

(\$178-not included in Pre IVF package price)

The charge for the Pre-IVF follow-up visit will be determined by the amount of time spent with your physician developing a treatment plan.

To achieve the best results on the semen analysis with strict Kruger morphology the couple should abstain from sexual relations for at least two but not more than five days.

The total package price for the Pre IVF tests listed above is \$1,067 and is due prior to testing.

If patient desires to bill insurance in most circumstances we will provide you with the appropriate lab request forms and ask you to have them drawn at the preferred lab provider suggested by your insurance company (such as Quest, LabCorp or an IHC facility). We apologize for any inconvenience this may cause but you should be aware that for most lab tests that we draw and send out for testing the insurance company reimburses us less than our costs. If we agree to bill the insurance company, the charges will be itemized at our normal fee for service price. The amount the insurance company does not pay will be the patient's responsibility if we are not a contracted provider. Safeguard prices are usually available for testing if we are not a contracted provider.

Hysterosalpingogram – We do not do this X-ray test of the uterus and fallopian tubes at our Center. We will provide you with orders to have this done by a Radiologist (available at most hospitals). This should be scheduled after menstrual bleeding has finished but before ovulation occurs (usually recommend before day 11 of the cycle). A copy of the report and the x-ray films should be sent to the RCC for review.

Cystic fibrosis mutation screening is recommended but may be declined by signing of a consent.

IVF COSTS

Patients may also choose only the single cycle “**Global Single Cycle Fresh IVF Fee**” for each treatment cycle. Insurance billing and the money back guarantee program is not available for the low stimulation IVF package plan.

The fee for the “Global Single Cycle Fresh Low Stimulation IVF Fee” option is \$5,197 and is required to be paid before IVF medications begin. There is usually no discount off the global fee if a patient has lab work or other tests completed elsewhere as it requires extra time and effort for our staff to obtain and review the results. The patient will be responsible to pay for all services performed at any outside facility.

Additional Charges per cycle that are not included in the Global Single Cycle Fresh IVF fee

Intravenous sedation by Nurse Anesthetist is \$275 to be paid to the anesthetist prior to the day of egg retrieval. Payment needs to be either cashier's check, money order or cash. Personal checks may be used if paid prior to the day of the procedure. Credit cards are not accepted.

Intracytoplasmic sperm injection (ICSI) if needed is \$1,200.

Extended Embryo Culture (day 4-7 in attempt to grow blastocysts) if desired is \$204 (same price for up to 4 days of culture).

Back-up sperm cryopreservation is \$336. This is recommended if the husband has difficulty producing a semen sample or will be unavailable on the day of egg retrieval. If unable to produce a semen sample on the day of egg retrieval and a back-up sample is not available, testicular aspiration of sperm and ICSI can be performed (\$2,331 plus \$275 anesthetist fee).

Assisted Hatching is \$300. It should be considered with an abnormal zona pellucida (thick shell), 2 prior failed cycles, in women 38 or older, or as recommended by the physician.

Ovarian Hyperstimulation RCC Pre-Paid Coverage is \$145. On average <1% of IVF patients develop ovarian hyperstimulation (OHSS) with a low stimulation protocol. Patients with irregular cycles or patients with large numbers of antral follicles (such as polycystic ovarian syndrome [PCOS]) are at higher risk (up to 20-30%). RCC recommends that all patients purchase this coverage. If this complication occurs hydration with albumin and a procedure called culdocentesis with intravenous sedation may be needed to remove abdominal fluid. Generally one culdocentesis costs \$1,676. A patient may require multiple procedures (average 2-3 but may require up to 12). Pre-paid coverage is available (\$145/treatment cycle) for OHSS treatment provided by RCC at the RCC (office evaluations, ultrasound, and culdocentesis as needed). This option does not include any coverage for treatment not provided at the RCC such as laboratory tests, hospitalization or emergency room care. Anesthetist fees are an additional charge. Due to the highly variable cost of obtaining albumin the cost of albumin needed for hydration is an additional cost (may be up to \$700 per treatment).

Insurance for complications of IVF within 1 year of the IVF cycle is \$525/cycle. It has been our experience that if a patient's insurance company does not cover IVF it will usually not cover complications of IVF. Thus, RCC recommends that patients who do not have insurance coverage for IVF consider purchase of insurance for complications of IVF. If insurance for complications of IVF has been purchased prior to the beginning of the cycle, patients will be covered up to \$250,000 with no deductible (for expenses not paid by your primary insurance company which will be billed first) and \$100,000 life insurance for death due to complications of the IVF cycle. This includes hospital and emergency room coverage. This insurance can be purchased by us for you through Brown & Brown Insurance. Details can be obtained through our business office. Information is also available at http://www.bbtexas.com/fertility_insurance_program_overview.php?file_id=87&link_id=45

Additional ultrasounds during pregnancy if needed or desired are at least \$280 with additional charges for multiple sacs, physician consult or bloodwork.

Additional ultrasounds and hormone assays. If patients are not adequately suppressed (high estradiol or large ovarian cysts) at their initial baseline ultrasound (either after suppression with Lupron or on day 2-3 of the cycle), additional itemized fees for repeat ultrasound and/or blood testing will be required.

Cycle fees are due prior to starting any medication for the treatment cycle. Usually this is at least 6 weeks before target date for the egg retrieval. Payment reserves your spot on the schedule.

If a patient's cycle is cancelled, an egg retrieval occurs but no embryos are available for transfer or the treatment cycle is delayed, the accumulated charges will be itemized and funds remaining will be credited to the patients for future treatment or will be refunded. If the patient paid the global cycle fee and does not have Low Stim IVF Financial Policies v3
Prices subject to change without notice.

the egg retrieval, a maximum cancellation fee of \$2,599 or the itemized charges, whichever is less, will be charged. If an embryo transfer does not occur after an egg retrieval a minimum of \$500 will be credited or refunded.

We accept cash, checks, and most major credit cards.

Global Single Cycle Low Stimulation Fresh IVF Option

The following tests and procedures are **included** in the Global Single Fresh IVF Cycle Fee:

Group education class	Usual stimulation monitoring (US & E2 blood tests)
Pre-IVF focused physical exam	Egg retrieval and embryo culture for up to 3 days
Baseline ultrasound (US) scan if needed	Embryo transfer with ultrasound guidance if needed
Single suppression check (US & E2 blood test)	One quantitative pregnancy blood test
Post cycle review (within 3 months)	One pregnancy US 2 weeks after positive HCG

The following are **excluded** in the global fresh IVF cycle fee:

Initial physician consultation fees	Follow-up consult fees prior to starting IVF
Pre IVF testing charges including trial transfer if needed	Any medications needed for the cycle
Hysterosalpingogram or 3D saline sonogram	Cyst checks with US
ICSI (intracytoplasmic sperm injection)	
Hospitalization for any reason	Any test or treatment not done at RCC
Services performed by any third party without exception	Extended embryo culture (day 4-6)
Clinical care related to ovarian hyperstimulation syndrome	Culdocentesis
Clinical care related to evaluation and treatment of complications of IVF	
MicroSort sperm sorting for gender selection (additional non-refundable fee per cycle)	
Additional ultrasounds or blood tests necessary to evaluate an abnormal pregnancy	
Treatment for a miscarriage or an ectopic pregnancy	
Clinical care related to pregnancy (other than the initial HCG and 1 st ultrasound)	
Treatment for unrelated medical conditions	
Surgeries not related to the IVF cycle	
Frozen embryo transfer cycle fees	
Embryo thawing for frozen embryo transfer cycles.	
Collection and shipping charges for blood tests sent to RCC	

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The following procedures will not be done during a low stimulation IVF cycle treatment:

- TESE (testicular sperm aspiration)
- Cryopreservation of embryos
- Preimplantation Genetic Diagnosis (PGD) testing
- Use of a gestational surrogate or an egg donor

The pregnancy rates per cycle are expected to be 20-40% below the regular cumulative IVF pregnancy rates due to the lower number of eggs retrieved and the resulting lower number of anticipated embryos to choose from for embryo transfer.