Paying for Infertility Treatment

Costs of infertility treatment vary by type and clinic. They will also depend upon what other procedures or medications are needed for a cycle to be successful. You should also consider how many cycles it will take to get pregnant— not everyone is successful on their first IUI or IVF cycle. These average costs of infertility treatment were obtained via the American Society for Reproductive Medicine (ASRM) and our own research.

- **Clomiphene citrate (Clomid):** $10 per pill, or $50 per month
- **Fertility drugs (gonadotropins, etc.):** ranges: $2,000-$5,000
- **Intrauterine insemination (IUI) cycle:** $865; Median Cost: $350. Note: prices range from $2,000-$2,500 when ovulation induction, medications and screenings are included.
- **In vitro fertilization (IVF) cycle using fresh embryos (not including medications):** $8,158-$12,400; Median Cost: $7,500
- **Intracytoplastic sperm injection (ICSI):** $1,000-$1,544; Median Cost: $1,500
- **Preimplantation genetic diagnosis (PGD) procedure (additional to IVF costs):** $3,550; Median Cost: $3,200
- **Donor egg, not including the cost of IVF or fertility drugs:** $12,000
- **Embryo cryopreservation:** $700-$900
- **Embryo storage:** $600-$1,000 per year

Insurance Coverage for Infertility Treatment

Fifteen states regulate at least some degree of insurance coverage for infertility treatment. Each state varies on the degree of coverage from diagnostics only, to surgical correction of the underlying cause of infertility, to coverage for IUI or IVF.

The following states mandate some form of infertility insurance coverage: Arkansas, California, Connecticut, Hawaii, Illinois, Louisiana, Maryland, Massachusetts, Montana, New Jersey, New York, Ohio, Rhode Island, Texas and West Virginia.

Note: If you have health insurance, you must abide by the coverage guidelines for the state in which your policy is written, regardless of where your place of employment is located. If your insurance is through a self-funded benefits plan, your company has few employees, or your company is associated with a school district or religious organization, they are exempt from state regulation.

Take the guesswork out of finding the perfect fertility doctor by visiting FertilityAuthority.com or contact us at 888-203-5773.
Discounted Subsequent Cycles

Some clinics will offer discounted or free cycles to patients without insurance who have had unsuccessful previous cycles. The discount could range from a few hundred dollars up to the entire cost of the retrieval and transfer. You may be responsible for facility, anesthesia, and medication fees.

IVF Refund Plans

IVF Refund Plans, sometimes called Shared Risk Plans, are essentially prepayment plans that offer in vitro fertilization (IVF) with a full or partial money back guarantee should you not conceive during the predetermined number of cycles. You should contact your fertility clinic to verify which type of IVF cycles, including donor egg cycles, are covered under this plan. A successful cycle is one which results in a live birth.

It is important to understand that the fertility patient is typically paying in advance for three IVF cycles. If the first cycle is successful, you do not receive a refund and are therefore paying more for one cycle. However, if it takes three IVF cycles before success is achieved, you have saved money. If you are not successful after all three cycles, you will be refunded up to 100% of your original payment.

The leading IVF Refund Programs include:
- ARC IVF Refund Program
- Attain IVF Refund Program
- In Vitro Sciences Financial Share Program
- The Premier IVF 100% Refund Program

For more information on fertility treatment costs and options, or other related topics related to fertility and trying to conceive, please visit us at FertilityAuthority.com.

If you’re ready to book your consultation at a fertility clinic near you, but you’re not sure which one to go to, let one of our Patient Care Coordinators help you though this process. Our services are free. Contact us at patientcarecoordinator@fertilityauthority.com, 888-203-5773 or by submitting your information to us via our easy to use online form.