

Insurance & Infertility

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

Here are some questions to ask:



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

General:

- Are both ACRM & CCRM - Atlanta in-network?
- Do I have out-of-network infertility benefits?
- What are my fertility benefits?
- Do I need a pre-authorization to have diagnostic tests run related to infertility?
- Do I need a referral to obtain fertility treatments or to see a fertility specialist?
- Do I need precertification to obtain fertility treatments or to see a fertility specialist?
- Do I have a copay or deductible for fertility treatments?
- 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?
- Do I have an annual or lifetime maximum benefit for infertility?
 - Maximum allowed attempts for IUI and/or IVF?
 - Maximum dollars
- What treatments or procedures are covered?
 - Ultrasound?
 - Medical Fertility Therapy?
 - IUI/artificial insemination?
 - IVF?
 - Intracytoplasmic Sperm Injection (ICSI)?
 - Cryopreservation?
 - Assisted Hatching?
 - Preimplantation Genetic Diagnosis (PGD)?
 - Preimplantation Genetic Screening (PGS)?

Covered Services:

- What diagnostic testing is covered?
 - Diagnostic prenatal screening labs (Hep B, Hep C, HIV, etc)?
 - Progesterone and Estrogen levels?
 - AMH, FSH, LH, TSH and Prolactin levels?
 - Semen analysis?
 - Hysterosalpingogram (HSG), Saline Infusion Sonohysterogram (SIS), endometrial biopsy, ultrasound?
 - ICD10 code Z31.41
- Are prenatal screening (infectious diseases) and genetic disease carrier screening tests covered?
- Are lab services provided by the CCRM - Atlanta lab covered, or am I restricted to certain lab/facilities?
- What treatments are excluded?
 - Are donor sperm and/or donor egg options covered?

Medications:

- Which medications are covered?
- Must they be purchased from a specific pharmacy?
 - Clomiphene Citrate (Clomid)?
 - Letrozole?
 - Gonadotropin Injectables (FSH or LH medications: Follistim, Gonal-F, Bravelle, Luveris, Menopur and others)?
 - GnRH Agonists/Antagonists (Lupron, Ganirelix, Cetrotide and others)?
 - Progesterone (Prometrium tablets, suppositories, injections and others)?
 - Estrogen (tablets or patches)?
- Are the cost of medications included in the infertility benefit maximum?

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.

Current Insurance Plans Accepted at Atlanta Center for Reproductive Medicine: ¹

- Aetna - PPO, POS, HMO and Indemnity
- Beechstreet PPO
- Blue Cross Blue Shield - PPO, POS, HMO, & Indemnity ^{2,3}
- Choice Care PPO ²
- Cigna - PPO, POS and HMO ³
- Coventry - PPO, POS and HMO ²
 - (includes networks formerly known as First Health & Southcare)
- Humana with Choice Care PPO ²
- Humana National POS ²
- Kaiser with Multiplan/PHCS
- MDI Healthcare Solutions PPO - MAG
 - Mutual Employee insurance plan only
- Multiplan / PHCS PPO
- Piedmont Wellstar Employee Health Plans
- PPO Next / HealthStar PPO
- Unicare PPO
- United Healthcare PPO, POS, HMO, EPO and Indemnity

1. As of time of printing. Information subject to change without notice.
2. Not Contracted with CCRM Atlanta
3. ACRM is not contracted with BCBS "Pathway" Network or Cigna LocalPlus Network.

Meet Hope Here.

