



## THINGS YOU SHOULD KNOW ABOUT YOUR INSURANCE COVERAGE FOR DIAGNOSIS AND TREATMENT OF INFERTILITY

We have created the following questions to help you understand your own insurance coverage of infertility diagnosis and treatment. **Please remember, it is your responsibility to know your benefits and obtain necessary referrals to a specialist when required.** Our office will assist you when pre-certification and prior authorization is required for special testing and procedures.

**Before calling your employer or insurance company, have the following information available:**

- Name of the primary insured individual (person whose employer provides insurance)
- Insurance ID number or Social Security number
- Date of birth of patient and/or primary insured individual (can be the same person)
- Name of employer
- Group number

### QUESTIONS FOR YOUR EMPLOYER/BENEFITS ADMINISTRATOR (HUMAN RESOURCE DEPARTMENT)

- ✓ Is infertility covered on my current health plan?
- ✓ If the answer is “no” to the above question: Do we have a plan that does cover infertility?
- ✓ If the answer is “yes” to the above question: Can I change plans and when?
- ✓ What is the waiting period before I can start treatment for a pre-existing infertility condition?
- ✓ If infertility is a benefit, does it include treatment and diagnosis?
- ✓ Are there restrictions to the infertility benefit?
- ✓ Are infertility medications covered?

### QUESTIONS FOR YOUR INSURANCE COMPANY

**Be sure to get the name of the person with whom you are speaking,** as well as his/her telephone number and extension if available.

- ✓ What is my infertility benefit?
- ✓ Am I restricted to using certain specialists or infertility clinics? If so, which one(s)?
- ✓ Does my benefit include treatment and diagnosis? What is excluded?
- ✓ Do I have a lifetime maximum benefit? If so, what is the limit?
- ✓ Do I have a calendar year maximum benefit? If so, what is the limit?
- ✓ Do I need a referral for diagnostic or treatment procedures?
- ✓ What is the maximum number of allowed attempts for non-in vitro fertilization (IVF) procedures, such as ovulation induction and intrauterine insemination (IUI)?
- ✓ What is the maximum number of allowed attempts for IVF?
- ✓ Is embryo cryopreservation and storage covered?
- ✓ Are donor sperm and/or egg options covered?