

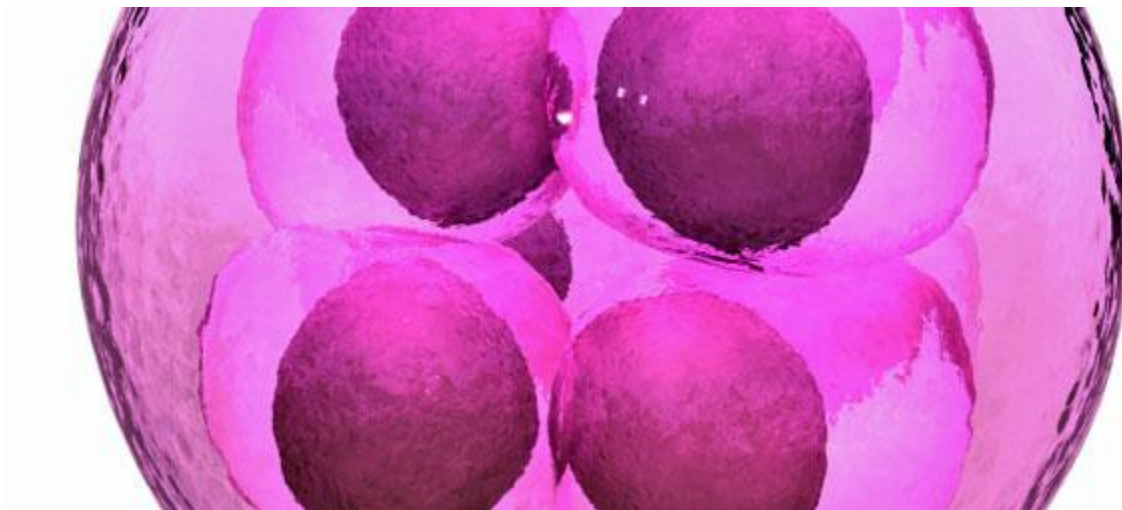


## Fertility treatments and the cost to conceive

# THE BUSINESS OF BABY MAKING

By Tracy B. McGinnis

**With so many fertility options available – all with varied costs – it can get overwhelming. Here, SheKnows uncovers the big words and oftentimes, big costs, associated with baby making.**



According to the Center for Disease Control's (CDC) 2002 National Survey on Family Growth, 1.2 million of the estimated 62 million women in their reproductive years – that's two percent – have had infertility-related medical appointments; 10% have received infertility services.

The American Society of Reproductive Medicine (ASRM) reports that most infertility cases – 85%-90%, in fact – are treated with conventional medical therapies (medication or surgery.) But for some, in vitro fertilization and other Assisted Reproductive Technologies (ART) are needed to try and conceive.

## Intrauterine Insemination (IUI)

**How does it work:** Intrauterine insemination, also known as artificial insemination, involves a woman being injected with washed and treated sperm from her husband or a donor during ovulation. During this time, she must also take fertility drugs to stimulate egg production. Couples may try IUI if there is a problem with low sperm count or mobility, or another unexplained infertility condition.

**How much does it cost?** Costs associated with IUI's vary, as with other procedures, and are dependent on how many cycles a woman goes through and whether the sperm is donated, as well as additional costs associated with medication, ultrasounds and monitoring. Ranges for IUI cycles can be anywhere from the mid \$300's to the \$1000's, and, as with all infertility treatments, eligibility for insurance coverage depends on where you live, the clinic you are visiting and your insurance carrier.

## In Vitro Fertilization (IVF)

**How does it work?** In vitro fertilization takes place in a lab rather than in a woman's fallopian tubes. Eggs are surgically removed and fertilized with sperm in a dish before a fertilized embryo is transferred into the uterus. According to the CDC, this is the most widely used ART procedure, accounting for 90% of ART cycles in the US.

**How much does it cost?** One cycle of IVF can cost well over \$6,000, with many women having to undergo more than one cycle for success.

## **Gamete Intrafallopian Transfer (GIFT)**

**How does it work?** Gamete intrafallopian transfer requires the removal of eggs and sperm and placing them directly into the fallopian tube. Rather than fertilization occurring in the lab, GIFT takes place inside the fallopian tubes.

**How much does it cost?** Estimates for GIFT procedures run in the double digits, with an average cost of more than \$12,000.

## **Zygote Intrafallopian Transfer (ZIFT)**

**How does it work?** Zygote intrafallopian transfer involves fertilizing a woman's egg in a dish and surgically transferring that egg into the fallopian tubes.

**How much does it cost?** ZIFT procedures can cost more than other ART procedures with an average range of \$15,000+ per cycle.

**Next: Egg donation and surrogacy options**



*After eight years of marriage, Angela Bassett and Courtney B. Vance welcomed their surrogate-borne twins in January 2006.*

## Egg donation and surrogacy

**Nancy Block, director of The Center Egg Options in Illinois, has helped thousands of couples with donor and surrogate matches. "I talk to between 5-10 couples every day," said Block. "Younger people want to try their own eggs first; the second choice is egg donation."**

**Block explains that costs for egg donations without insurance can run anywhere from \$12,000-\$15,000 per cycle. "There is also a donor compensation fee of \$7,000 and all parents need to meet with an attorney (usually about \$700)."**

**Block recommends that when you're looking for egg donation and surrogacy centers try to get a referral from a friend or physician. "Ask the center about their pregnancy statistics and find out how open they are," adds Block. "Ask them what happens when cycles are bad."**

Dr. Rapisarda, a Reproductive Endocrinologist with the Fertility Centers of Illinois agrees, encouraging hopeful parents to inquire about a fertility specialty center's full range of services. "Do they provide a while gamut of fertility options? Are they current and on the cutting edge? How available is the clinic for services – is there treatment on weekends?" And finally, "What is their IVF success rate?"

**Next: What if I can't afford these treatments? Are there any other alternatives?**



## Alternative treatments

In addition to eating well, exercising and maintaining a healthy weight, some women seek out alternative forms of treatment to help increase their chances of conception, especially when the costs of AFP prevent them from pursuing those avenues. Many women turn to acupuncture, in an attempt to, as Dr. Chris Oliver, a chiropractor and acupuncturist in Herndon, VA, explains "stimulate the body to function as it's supposed to, or to its full potential." The goal of acupuncture for pregnancy is to counter problems that affect infertility, such as a thyroid imbalance or to help increase blood flow to the endometrium.

Oliver says risks associated with acupuncture include bruising and slight bleeding, but not like medications that can be severe or create long-term side effects. As with other treatments, acupuncture, costs depend on a patient's insurance coverage. "Many insurers cover acupuncture," explains Oliver. "For those without coverage, exams range from \$100-\$200, and acupuncture treatments range from \$70-\$180.



## Costs and coverage

It's difficult to predict costs until you have been evaluated by your physician and a treatment program has been determined, but it is important to discuss finances early on. The first step is often beginning an oral fertility pill; with minimal monitoring, that can range in the hundreds of dollars. As you add additional monitoring and move into injectable medications, costs increase into the thousands. IVF and other ART treatments can cost ten of thousands of dollars per cycle.

Some doctors may offer payment plans, while others require payment as the procedure is performed. Before you get started, check the medical and prescription coverage offered by your insurance carrier. Ask questions related to co-payments, authorization for treatments, exclusions, limits on cycles and eligibility for out-of-network coverage. After you've done your homework, get it all in writing.

**Block adds that, "Each state has different laws on fertility coverage, so where you live plays a role in what services are covered and if the insurance provider is required by the state to cover anything at all."**

Contact your insurance provider, your state insurance commissioner's office or your state representative.

## Holding on to hope

Aside from the financial burden of fertility treatment, couples often find the emotional toll a far bigger burden than they expected. Unless you're lucky on your first attempt, the relentless cycle of hope and despair can be taxing. When everyone in your circle of friends and family seem to be pregnant, a hopeful mom can feel very isolated and lonely in her frustration.

One aspect of the infertility experience that doesn't have to be expensive is the support you can find, both online and in your local community. So many couples face fertility challenges – you truly don't have to go through the experience alone. And when you finally see that elusive second pink line on a pregnancy test, you will have lots of new friends to celebrate with you!