

Tips to help you lower costs

Trying to conceive can be extremely stressful. Then add on navigating the cost of infertility—and it can feel that much harder. In the U.S., each IVF cycle costs around \$15,000 or more and multiple rounds may be needed. The good news? There are many ways to help manage some of the costs of IVF.



Insurance coverage differs across state and country lines

According to patient advocacy group [RESOLVE](#), 21 states require insurance providers to cover infertility treatments as of 2022—and only fully-insured plans are required to cover IVF specifically, meaning the laws don't apply to many self-insured employers.

Read the fine print of your coverage

Look at your plan to see exactly what's listed under "infertility services," because there may be stipulations like:

- You may be required to undergo a less expensive treatment first—i.e. several rounds of IUI—before you're eligible for IVF coverage.
- You may also need to use only certain brands of fertility medication, or select the insurer's "preferred" labs.
- There may be a ceiling set on how much coverage insurance provides, so make sure you understand what contributes toward that upper limit.
- Some insurance, in the U.S. and globally, will only cover IVF in instances of medically-diagnosed infertility, which excludes same-sex couples and single parents by choice.

Double (or triple) check with your insurance provider before making medical decisions

It's normal to feel unsure about your benefits even after reading the fine print on your policy—insurance policies can be incredibly confusing. Before you visit a fertility clinic, make sure you understand the details of your coverage.

Read through the policy, writing down any notes and questions as you go. Then, call your carrier and confirm your coverage.

If you do have fertility insurance, here are some questions to ask your representative that may help clarify your coverage:

- Does my insurance cover fertility treatment and medications, either oral or injectable?
- Does my insurance cover telehealth appointments?
- How is infertility defined in my policy, and do I meet that definition?
- Is a diagnosis of infertility a requirement? Does insurance cover the process of diagnosing infertility?
- What is the annual or lifetime maximum benefit for infertility treatment?

Get creative with coverage

Even if the actual IVF procedure isn't covered by your insurance, other aspects of your medical support (such as certain drugs, diagnostic exams, and blood tests) may be reimbursed. Don't be afraid to ask questions and figure out the best way to keep costs down. If you have a health savings account (HSA) or a flexible savings account (FSA), these are also options you may want to consider—using pretax dollars to cover fertility expenses can save you money.