

Insurance Questions

Questions To Ask Your Insurance Carrier

We realize infertility treatment can be expensive. As insurance coverage ranges from non-existent to comprehensive, we thought it might be helpful to you to provide critical questions you may want to ask your insurance company. It is important for you to review your plan, and understand exactly what your coverage is prior to beginning treatment. In certain states, laws have been enacted requiring companies to offer insurance to include a rider for infertility treatment. Please keep thorough notes and copies of correspondence with your benefit department, insurance company and physician's office. We have included a Communication Log for your convenience.

Date you called _____

Phone number you called _____

With whom you spoke _____

1. Is there a pre-existing condition limitation?
2. Is there a specific contact person handling infertility coverage?
3. Is there a co-payment for infertility services? For medication, both oral and injectable?
4. What procedures are needed to ensure coverage for infertility?
5. Are separate referrals needed for office visits, cycles, medical, or surgical procedures?
6. Is there a lifetime maximum on infertility treatment (*dollar value or per attempt*)?
7. Can patients be seen by a counselor or psychologist? What is the coverage, and what are the guidelines?
8. Is there any deductible which needs to be met? What is my co-pay?
9. What are the patient's annual out-of-pocket costs for infertility?
10. Are there specific pharmacies and laboratories which must be used?
11. Can treatment be started prior to obtaining an authorization and still be covered?
12. Do I have coverage for diagnostic evaluation of infertility such as blood/lab work, radiological testing (ultrasounds, hysterosalpingograms, sonohystograms), endometrial biopsy, post coital test, semen analysis?

