

# Paying for Treatment at Denver Fertility Care

## Understanding Insurance

*Helping to determine your benefits.*

Denver Fertility works hard to stay in network with all major insurance providers. We understand how hard it can be to work through the intricacies of insurance coverage, especially when it comes to fertility evaluation and treatment. Our financial coordinator will be with you each step of the way. Our financial specialist will collect your and your partner's insurance information prior to your new patient consultation. We will determine what, if any, coverage is available for you, and will contact you directly to discuss.

If you do not have any fertility insurance coverage, we do provide a substantial discount to our self-pay patients. This information is provided to you when you make your initial, new patient consultation.

## Affording Treatment

*Paying for treatment.*

Financial barriers should never get in the way of building a family. At Denver Fertility Care, we work closely with leading lenders to offer solutions for financing for our patients. With pay-over-time options, zero down monthly plans, subscription fertility plans for IVF and egg freezing, fertility can be financially achievable for everyone. Please contact us directly for assistance in choosing the right option for you at 720-420-1570, or start your own research now.

**Ally Fertility Financing | Future Family | CapexMD**

**Prosper Healthcare Lending | Resolve**

## Medication and Pharmaceutical Partnerships

Denver Fertility works closely with Reunite and Compassionate Care for patients who qualify for medication discounts. Contact our financial counselors today to see if you qualify. We also work closely with Fertility Partners of America, a nationwide pharmacy that allows patients to have the best pricing and discounts on all fertility medications. They have stellar customer service and will check your medication benefits through your insurance to see if you have insurance coverage.

## IVF and Embryo Transfer Cycle Self-Pay Costs

### Phase 1: In Vitro Fertilization

Phase one of your fertility journey begins with coordination of care and includes unlimited monitoring ultrasounds and blood tests. During this stage, embryology laboratory oocyte retrieval takes place, followed by fertilization, ICSI, and culturing. Up to eight embryos will be cryopreserved under this cost, and the first six months of storage of your embryos is included at no cost.

**Total Cost: \$9,200**

**Cash/check discount cost: \$8,924**

#### Breakdown:

Care Coordination .....	\$3,000
Oocyte Retrieval & Fertilization .....	\$4,950
Cryopreservation .....	\$1,250

#### Phase 1 - Additional Costs:

PGT Biopsy of Embryo Only (separate check to Denver Fertility) .....	\$1,000
PGT-A Biopsy Analysis- Igenomix Laboratory (up to 8 embryos- paid directly to Genetic Lab) .....	\$1,500
PGT-M or PGT-SR Biopsy Analysis (for specific gene mutation- paid directly to Genetic Lab) .....	\$2,500-\$6,500
Anesthesia (paid directly to anesthesia) .....	\$400

### Phase 2: Embryo Transfer

Phase two of your IVF journey includes coordination of care, uterine testing, unlimited monitoring ultrasounds and blood testing, thaw and preparation of the embryo, and then embryo transfer.

**Total Cost for Frozen Embryo Cycle: \$5,100**

**Cash/check discount cost: \$4,947**

#### Breakdown:

Care Coordination: .....	\$2,500
Embryology Laboratory Fee .....	\$2,600

#### Phase 2 - Additional Costs:

Uterine testing	
Trial Embryo Transfer (TET) .....	\$150
Uterine Cavity Evaluation	
Sonohysterogram/Hysteroscopy .....	\$550
Doppler Ultrasound.....	\$225



DENVER FERTILITY CARE

*Where People Become Parents*

## Medications & Additional Testing Costs

Depending on your personal circumstance and diagnosis, certain elements, like age, may factor into which tests and medications will best support your fertility goals. These medications can cost anywhere from \$5000 to \$9000 and vary from person to person.

Medications can cost anywhere from \$1,000-\$3,000 for embryo transfer.

Any testing related to pregnancy including bloodwork to confirm pregnancy and ultrasounds: \$700

Annual Cryopreservation/storage: \$500

Embryo Biopsy and Cryopreservation of greater than 8 embryos: \$100 per embryo

## Typical Treatment Costs:

Estimated pricing for most common services:

Initial Consultation: \$200

Follow-up Consultation: \$100

IUI/AI: \$500  
(without medication or monitoring)

IVF: \$14,000-\$20,000

Egg Freezing: \$7500

Donor Egg: \$17,200

Frozen Embryo Transfer: \$5,100

To learn more, schedule a consultation by filling out our [online form](#), or call: (720) 420-1570.

# Denver Fertility Care - Financial FAQs

*Your financial questions, answered.*

## Do I need a referral?

Most insurances dictate whether they require a referral...But don't worry! Our insurance specialist will let you know if you need a referral during your initial, new patient consultation.

## Is gender selection/family balancing covered by insurance?

Unfortunately, gender selection/family balancing is not commonly covered by insurance, however, the Colorado Family Building Act goes into effect January 1, 2023, and may change what, and when, fertility services are covered by law.

## Do you accept HSA/FSA?

Yes, we do!

## What insurance do you accept?

Denver Fertility works to stay in network with most major insurance carriers. Contact our financial specialist for more information at 720-420-1570.

## How is insurance information collected?

During your initial consultation scheduling as a new patient, your insurance information will be collected by our team.

## How do I know what my treatment will cost?

Cost sheets for testing, evaluation, and certain treatments (except for IVF) will be available on your patient portal as soon as you make your initial consultation appointment. Transparency is paramount for us at Denver Fertility.

## Do I have to know what my insurance covers, or can you help me?

We are happy to help! Our financial specialist will contact your insurance on your behalf to determine your general coverage. Once this is established, you will receive a message on your patient portal letting you know what coverage you have.

## Do you offer discount programs?

We are happy to offer self-pay discounts for all treatments, as well as a 3% discount for cash or check pay for IVF treatment. Contact our financial team to discuss! 720-420-1570.

## How do I contact your financial counselors?

Our financial team is available to answer all of your questions. You may reach out via the patient portal or contact them directly at 720-420-1570.

If you are more comfortable discussing your options in person, one of our team will be happy to meet with you face to face.

## Understanding Billing and Payments

*How, when, and where to pay your balance.*

### Where can I find my bill? When are they sent?

You will receive your bill in the mail every 28-30 days.

### When are bills due?

Typically, bills are due within two weeks of receipt.

### How can I pay my bill?

You can pay your bill in the way most convenient for you! You may access our patient portal for easy payment, contact us at 720-420-1570 for over-the-phone payment, send a check in the mail, or pay in-person at our office.

## Have More Questions?

Call us at 720-420-1570 or go to [www.DenverFertilityCare.com](http://www.DenverFertilityCare.com)

## Things to Ask Your Insurance Provider:

*Here are some helpful questions to ask your insurance provider if you'd like to gather information prior to your initial consultation as a new patient:*

- Do I have a copay when I come into the office?
- Do I have a deductible that needs to be met before I can use my fertility benefit? Where do I stand with my deductible currently?
- Do I have coverage for diagnostic testing for fertility?
- Do I have coverage for treatment of fertility?
- Do I need a referral or prior authorization from my primary care physician before visiting my reproductive specialist?
- Do I need to 'sign up' through my insurance to activate my fertility benefit?
- Do I have any exclusions or criteria to meet for us to use my fertility benefit?
- Do I have a lifetime maximum of benefits for fertility treatment? If so, what is the amount and does this amount include medications? If not, how much do I have to use as a fertility benefit?
- Do I have coverage for fertility drugs (Clomid, Follistim, Gonal-F, Menopur, etc.)? If so, do I need prior authorization for these drugs?
- If prior authorization is required, how and where do I obtain this?
- Are there specific pharmacies that participate with my insurance plan?
- Do I have a lifetime maximum for fertility drugs?
- Does my plan include coverage for artificial insemination (IUI)?
- If intrauterine insemination (IUI) is a covered service, do I need a separate prior authorization for this procedure?
- Does my plan include coverage for Advanced Reproductive Technologies such as IVF?
- If IVF is a covered service, do I need a separate prior authorization for this procedure?
- If I have IVF coverage, is PGT-A biopsy a covered benefit?

