

Shared Risk IVF Program

I. Background

IVF is an expensive procedure that is wonderful when it works and emotionally wrenching when it does not work. Most charges for an IVF procedure are not covered by insurance plans. The concept of a "shared risk" approach to IVF has been spreading across the US for several years.

Centers offering "shared risk" programs risk losing money if they cannot consistently produce above average IVF success. Patients who enter such programs understand that they have an excellent chance of achieving pregnancy because they are committing to several IVF cycles in an above average program. This type of program does NOT guarantee pregnancy. Instead, it allows the couple the highest chance of pregnancy possible since IVF does not work each time.

Our shared risk program gives the couple three attempts at fresh IVF cycles with inclusive frozen embryo transfers in a 24 month period. The couple pays the equivalent of two fresh IVF cycles, thus getting the third, and any frozen embryo transfers, for free. **This is not a refund program.** If no clinical pregnancy (defined as a fetal heartbeat at 6.5 week OB ultrasound performed in our office) is established in that period, you do not get money back.

Patients who require several cycles of IVF to achieve pregnancy save money because of a built in volume discount. Some patients in this program will receive over \$35,000 worth of services before pregnancy is established. Although all shared risk programs share a common approach and underlying philosophy, there are differences between programs which may be important to some individuals. We do offer financial programs other than the shared risk program. Please speak with our financial consultants to find a program right for you.

II. Eligibility

Because of the small size of our center, we limit the shared risk program to our largest and most homogeneous subset of patients. Group A pricing consists of patients less than 35 years old when stimulation starts. Group B pricing consists of patients 35 to less than 38 years old when stimulation starts. Specific admission criteria is attached, see Appendix A.

Patients having insurance coverage for IVF cannot participate in this program due to contractual agreements with the insurance carriers.

See Appendix B for pricing information. Many couples may qualify for financing through Enhance Patient Financing at 1-877-436-4262 or online at www.enhancepatientfinance.com.

III. Coverage

Admission into this program provides up to **three** attempts at pregnancy through fresh IVF cycles. All of these attempts must be completed **within 24 months** of entry into the program. The entry date is considered the first date of stimulation start for the first IVF cycle.

Cryopreservation of extra embryos is included in this plan. Any resultant frozen embryos must be transferred prior to the next fresh cycle. The frozen embryo transfer is also covered by this program and does not count against the three cycles. However, all cycles must be completed within 24 months of entry into the program.

There are other costs associated with IVF that are not covered by this program. In addition to the IVF cycles themselves, there is preparation and evaluation prior to an IVF cycle, potential treatment for complications of IVF, and evaluation and treatment for complications of pregnancy. Prior to the IVF portion of a cycle, many medications are used which require office visits, ultrasounds, and hormonal testing to evaluate the effects of these medications. This program is intended to cover only the expensive IVF procedures and does not include medication, stimulation monitoring, anesthesia, and surgical fees. Routine medical insurance may pay for some of the other costs associated with this extensive process.

Specific **included** components are:

- Oocyte aspiration and ultrasound guidance
- Oocyte identification
- Oocyte cleaning
- Sperm preparation
- Oocyte insemination
- Embryo culture
- Embryo transfer
- ICSI if indicated
- Embryo freezing as recommended by the embryologist
- Frozen embryo storage until a clinical pregnancy is achieved or for the 24 month duration (whichever comes first)

Specific components **NOT** included are:

- Evaluation and preparation for an IVF cycle (including diagnostic hormone studies and infectious disease testing)
- Ovulation induction (ultrasounds, blood draws, blood tests, and office visits)
- All medications, including but not limited to: Lupron, gonadotropins, antagonists, progesterone, antibiotics, anesthetic agents, IV solutions/infusions
- All anesthesia charges
- All surgery center charges
- Genetic studies including embryo biopsy (PGD)

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- Donor sperm or donor eggs
- Management and treatment of any complications
- Pregnancy evaluation (blood tests, ultrasounds, etc.)
- Procedures or lab tests performed by other health care providers or at other places
- Surgeries other than oocyte aspiration

Insurance may be used for excluded components including medications and the ovulation induction. If we participate with your insurance carrier and the company allows it, we may file these charges with your insurance plan.

IV. Termination

It is the patient's responsibility to undertake IVF and frozen embryo transfer cycles in an expeditious fashion in order to optimize her opportunity to achieve pregnancy during the 24 months she is in the program. We provide opportunities to do IVF about ten times each year. If the patient achieves a clinical pregnancy (defined as a fetal heartbeat at 6.5 week OB ultrasound performed in our office) in her first cycle, we have earned our fee. Any future IVF or frozen embryo cycles after that pregnancy are not included in the original shared risk plan. The patient must set up a new financial agreement.

In the instance a patient becomes pregnant on her own while still involved in the shared risk program her participation will be terminated. The patient will then be billed a la carte for services rendered.

The patient may withdraw from this program at any time before egg retrieval or after a negative pregnancy test and will be billed a la carte for services provided.

We may choose to cancel a patient's participation in this program at any time and for any reason. If we do so, the patient will be billed a la carte for any services provided.

V. Other Details

If a cycle is cancelled prior to egg retrieval (i.e. due to low or high response), it will not count against the three cycles.

Patients specifically excluded from this program are:

- Donor egg recipients
- Couples requiring or requesting PGD
- Couples requiring testicular biopsy
- Patients 38 years of age or older

Patients need to be willing to undergo procedures essential to the success of this program, such as:

- Willingness to transfer at least two embryos (The exact number to transfer is a joint decision by the physician and patient.)

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- Willingness to do ICSI if the physician thinks it will be beneficial.
- Willingness to cryopreserve embryos as recommended by the embryologist, and to use them prior to starting another fresh cycle.
- Willingness to accept risks associated with an IVF cycle.
- Agreement not to smoke for at least three months prior to an IVF cycle and in early pregnancy. We may cancel your participation in the program (to routine self-pay IVF) if we find significant nicotine products in your bloodstream.
- Agreement to keep appointments and follow instructions to the best of your ability.

This program does not guarantee that you will achieve pregnancy. It does guarantee that we will provide you the best chance possible to reach that goal.

We understand the terms of the shared risk program. We understand that we may not qualify to participate in this program. We agree to these terms if and when we meet the eligibility requirements.

Patient Signature

Partner Signature

Authorized Personnel

Date

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Shared Risk Program Eligibility Requirements:

1. Patient must be less than 35 years old on the day of stimulation start for Group A or must be less than 38 years old on the day of stimulation start for Group B.
2. Patient's cycle day 3 FSH level must be < 9 mIU/ml and Estradiol must be < 80 pg/ml. These tests must be run in our laboratory within three months of stimulation start. Patients 35 – 37 years old must also have a normal Clomiphene Citrate Challenge Test run in our laboratory within three months prior to stimulation start.
3. At least two semen analysis done through our laboratory must show > 5 million motile sperm in the ejaculated specimen.
4. Ultrasound done in our office must show ≥ 10 antral follicles in patients < 35 years old, and ≥ 8 antral follicles in patients 35 – 37 years old.
5. Couple may have no more than one prior failed IVF cycle. The Fertility Center of Colorado must have previous records for review or couple may be excluded from the program.
6. Patient must have no chronic health problems that may impair her ability to carry a healthy pregnancy.
7. The patient must be a non-smoker for at least three months prior to stimulation start. Urine or blood tests may be performed to confirm lack of exposure to smoke.
8. The patient's BMI must be < 33. (This is a measure of obesity that is a height to weight ratio.)
9. Any fibroid must be less than 2.5 cm in maximal diameter.
10. The uterine cavity must be free of submucous fibroids, polyps, and adhesions.
11. Any intramural fibroids cannot alter the endometrial line.
12. There can be no significant impediments to transcervical embryo transfer.
13. Patients with PCOS will only be accepted at the discretion of the medical director.

I understand that I must meet all of these requirements prior to being accepted into the Shared Risk Program at the Fertility Center of Colorado.

Patient's Signature

Date

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ADVANCED REPRODUCTIVE TECHNOLOGIES (IVF)

The following charges are **APPROXIMATE COSTS**. They may vary depending upon your individual needs and your individual insurance coverage (if any). **The following charges are for the actual IVF cycle only. Any other screening tests, monitoring visits or procedures done prior to your retrieval or after the transfer are additional charges and are not included in the fees.**

You are responsible for any non-covered services. **PREPAYMENT** for your estimated cost is due **in full** the day of your baseline/suppression ultrasound. All of these fees are subject to change and we advise you to call our office before beginning treatment.

Description of fee schedules:

Single cycle is just that-one IVF cycle billed at regular cost or "ala carte". Shared risk program offers up 3 IVF cycles for a discount cost (please see specific detailed information). Tier program offers reduced fees for subsequent IVF cycles (after a failed cycle).

Services Included (Provided by Fertility Center)	Single Cycle	Shared Risk IVF Program (if Qualify)	Tier Program
Dr. Fees TVOR/ET	\$3,800.00	*	*
Lab Fees TVOR/ET	\$3,450.00	*	*
ICSI	\$2,000.00	*	*
Cryopreservation	\$750.00	*	Not Included
Total Costs:	\$10,000.00	<35 y/o \$18,000.00 35-38 y/o \$22,000.00	1st attempt \$9,250.00 2nd attempt \$7,400.00 3rd attempt \$6,475.00
Additional Services			
Dr. Fees FET	\$1,600.00	Included	\$1,600.00
Lab Fees FET	\$1,300.00	Included	\$1,300.00

Additional charges that are **necessary** for an IVF cycle:

- Monitoring fees (approx. cost): \$2000.00 Payment due at Baseline Ultrasound or file w/insurance.
- Anesthesia (retrieval only): \$ 375.00 Payable to Springs Anesthesia day of retrieval.
- Surgical Facility: \$2150.00 Payable to Health South day of retrieval.
- Medications (approx. cost): \$2000.00 Payable to pharmacy prior to shipment.

Additional charges **possibly needed** for an IVF cycle:

- Embryo freeze: \$ 750.00 Storage fees: \$ 300.00/yr (2nd, 3rd) \$ 500.00/yr thereafter
- Anesthesia fees (transfer): \$ 300.00
- Urologist fees TeSE: \$ 500.00 Lab fees TeSE: \$ 750.00

Any outstanding charges must be paid at the time of your first pregnancy test.

PAYMENT OPTIONS:

Financial considerations should not be an obstacle to obtaining this important procedure. Being sensitive to the fact that different people have different needs in fulfilling their obligations, we are providing the following payment options:

- Financing Plans:** We have various options available to you for financing (if needed).
- Payment in Full:** Payment in full is due prior to treatment and can be paid by cash, check or credit card. For your convenience we accept Visa, MasterCard, American Express and Discover.
- File with Insurance Company:** We will be happy to file your claims with your insurance company for coverage **once benefits have been verified. If you believe your insurance will cover all or a portion of your charges you must meet with our finance department at least 3 weeks prior to the ordering of your medications.** All co-payments, coinsurance and deductibles are due in full prior to the procedure.

Additional Info: _____

 Patient Signature

 Date