

Affording Infertility Treatment

Here at The Center for Advanced Reproductive Services, we realize that experiencing infertility is not only physically and emotionally challenging, but can be financially difficult, as well. Insurance coverage for the diagnosis and treatment of infertility can be arbitrary and inconsistent, varying from state to state and from policy to policy.

In order to best help our valued patients financially, we offer a program that provides convenient, low-interest payment plans designed specifically for infertility-related diagnosis and treatment. Through Family Fee Plan™, a third-party finance company, this unique plan offers interest rates that are significantly lower than those of credit cards and other finance companies. This tailored program helps to make infertility treatment more affordable for more couples.

The Patient Financing Program makes getting high quality care and treatment easy and affordable with a payment plan that suits couples' individual needs. And with the help of our trained Financial Counselors, we can quickly and easily help determine any insurance coverage patients may have, as well as out-of-pocket expenses. Good credit standing is required to qualify for a loan from Family Fee Plan.

The Benefits

Optimum Care: The Patient Financing Program makes infertility treatment affordable and accessible to all couples through a convenient monthly payment plan. Your first payment is not due for 4-6 weeks.

Savings: Interest rates offered through this program are lower than that of most credit cards, ranging from 10.99% to 12.99% APR. There are no pre-payment penalties, hidden fees, or down payment requirements.

Payments are fixed and will not change. And an \$8,000 treatment fee can be as low as \$184 per month.*

Flexibility: Financing treatment eliminates financial obstacles, allowing patients to budget wisely, avoid cash flow problems, and hold on to savings or investments. It also allows couples to focus on their treatment plan and better cope with the emotional and physical stresses that are inevitable in dealing with infertility.

Tax Benefits: In some cases, a portion of the treatment cost may be tax-deductible (patients should check with their tax advisors).

Convenience: Patients can apply for our payment plan from our office, or from their home or office. A decision can be rendered in minutes and the application process is fast and confidential.

Applying is easy. Here's what to do:

1. Contact The Center for Advanced Reproductive Service's Financial Counselors by calling: (860) 679-4580.
2. Once out-of-pocket expenses are identified with one of The Center's Financial Counselors, there are two easy ways to apply:

Over the phone – Call toll-free: 866-733-3373.

Apply online – Patients can apply online by visiting The Center's website at www.fertilitycenter-uconn.org and clicking on "Patient Financing Program". Patients can also go to www.familyfeeplan.com.



*If you borrow \$8,000 for 60 months at 12.99% APR, your monthly payment would be estimated at \$183.94. Lower rates and shorter payment terms are available.

**Additional programs (financing) available for people with credit concerns.

Referring to a Specialist... When is the Best Time? (con't)

The couple's insurance: Some policies will only cover a specific number of treatment cycles. Patients who have used up their infertility coverage with suboptimal treatment are quite upset, once they have been referred, to find that a more effective therapy is now not covered by their insurance.

Obvious serious infertility factors: Patients who have had pelvic infections or surgery, or who have obvious endocrinopathies, will probably need the more advanced forms of treatment and this should not be delayed.

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Donald B. Maier, MD

be referred to a center where there are individuals who deal with both male and female infertility, and who have access to all the available techniques.

Tubal factor: IVF has become much more successful than surgery in the treatment of most cases of tubal factor infertility.

Number of cycles of treatment: If a couple has not achieved a pregnancy within a certain number of months of treatment, they should be referred. While it is difficult to set an absolute number, I would advise referral after 6–9 months. Some specific treatments, such as use of clomiphene citrate, are rarely successful after 4–6 months and should not be continued indefinitely.

The interest of the referring MD: Some physicians have great interest in treating infertility; others have little or none. Patients need a physician who is interested in their problem and is willing to give them sufficient time and attention. They are much more likely to return for obstetrical care if they are referred out while they have a good relationship with their physician, and are less likely to return if they feel that their physician has not been interested in their infertility treatment.

I would be interested in hearing from you about your thoughts on this important question. Please feel free to contact me via e-mail at maier@nso1.uchc.edu or by snail mail at the address on the front.