

The Center for Advanced Reproductive Services



Fertility Testing & Treatment • IVF • PGD • Counseling • Egg & Sperm Donor Programs • Pregnancy Loss Evaluation

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Patient Financing Program Makes Infertility Treatment More Affordable

By Christine Guarda

Lead Financial Services Representative at The Center

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 policy to policy. As part of our Financial Counseling Plan, our patients receive individual counseling with a financial services representative who can help to determine insurance coverage and outline patient responsibilities.

A Plan That Can Help

In order to help all patients in need of infertility treatment, we offer our Patient Financing Program, which provides convenient, low-interest payment plans designed specifically for infertility-related diagnoses and treatment. Through the Family Fee Plan (FFP), a third party financing company, patients can obtain significantly lower interest rates than those of credit cards and other finance companies, thereby helping to make infertility treatments more affordable for more couples.

The Benefits

Flexibility: Payment plans are individually tailored, and loans are available from \$1,500 - \$25,000. Financing treatment eliminates financial obstacles, allowing patients to budget wisely, avoid cash flow problems, and to hold on to their savings and investments. Payments can be made on a monthly basis, and can be over a period as long as

60 months. Couples can focus more on their treatment plan and better cope with the emotional and physical stresses that are inevitable in dealing with infertility.

Savings: Interest rates offered through this program are significantly lower than other finance companies. There are no pre-payment penalties, no hidden fees and no down payment requirements, and payments are fixed.

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 directly from our office, or from their own home or office. A decision can be rendered in minutes, and payment can be issued within 24 hours of signed patient documents. The application process is fast and confidential.

Good credit standing is required to qualify for a loan from Family Fee Plan. Additional financing programs are available for people with credit concerns.

To Find Out More Information

To learn more about this special program, contact one of our specially trained Financial Counselors at (860) 679-4580. They can help determine insurance coverage and any out-of-pocket expenses.

A loan can be applied for over the phone by calling toll-free: 866-733-3373, or online by visiting the Center's website at www.fertilitycenter-uconn.org and clicking on "Patient Financing Program" or by going to www.familyfee.com. Approval is generally given within minutes, and the loan process can begin immediately.

*Family Fee PlanSM is offered by AmeriFee LLC. AmeriFee LLC is a member of the Capital One family of businesses. AmeriFee works with multiple lenders. Either Capital One or an independent bank will provide the loan.

Please remember to visit our website at: www.fertilitycenter-uconn.org