

The Center for Advanced Reproductive Services

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Our Insurance Program and The Connecticut Fertility Mandate

Insurance coverage for the diagnosis and treatment of infertility can be arbitrary and inconsistent. Coverage varies widely from state to state and from policy to policy. To help our patients, we have a program that sorts through all of the insurance information and helps couples take advantage of any and all coverage they may have available.

In October of 2005, The State of Connecticut passed Public Act 05-196 – a fertility mandate requiring employer groups and health plans to cover medically necessary costs of diagnosing and treating infertility. The Act has benefited hundreds of couples by allowing them to receive the infertility care they need, but could not otherwise afford. However, this Act has many limitations and exemptions. Because of these variables, costs for infertility diagnosis and treatment for couples in Connecticut can be minimal or substantial. The following ranges are average costs for an individual couple:

- Diagnostic tests: \$750-\$3,000
- Most treatments, excluding major surgery and ARTs: \$500-\$2,500
- Surgical therapies: \$4,000-\$12,000
- Treatments with one of the ART procedures (IVF): \$9,000-\$15,000

The only way to determine coverage is to work closely with patients and their insurance carriers to examine all angles of their plans, especially where they fit in under the fertility mandate.

At The Center for Advanced Reproductive Services, we have a trained staff dedicated to do just that. Our Insurance Program Coordinators will help couples determine precisely what their insurance plan covers and what they can expect to spend as a result. Below is a comprehensive list of all the insurance plans we participate with.

Aetna US Healthcare
Anthem Blue Cross Blue Shield
Cigna Health Care
ConnectiCare
Empire
First Health
Health Care Value Management
Health Connecticut
CT Coalition of Taft Hartley Health Funds
HealthNet
Multi-Plan
Northeast Healthcare Alliance
Northeast Direct Health
One Health
Oxford Health Plans
Pioneer Health Group
United Health Care
Yale Health Plan

To find out more about our Insurance services or the Connecticut Fertility Mandate, please feel free to contact us directly at 860-679-4580 or visit our web site at www.uconnfertility.com.

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