

What Questions Should I Ask My Insurance Provider?

- Does my plan have benefits for infertility treatment?
 - What is included?
 - What is excluded?
- If I have benefits for infertility, is MCRH/GPRC/MCRH Alpha and/or Dr. Randle Corfman an in-network or out-of-network provider?
 - If out-of-network, will I have to meet a deductible?
- What level of coverage will be applied to covered treatments? (70%,80%, 90%)
 - Will I have to meet a deductible first?
 - How much is my deductible?
 - After my deductible, are coverage levels the same for participating and non-participating providers?
- Will my level of coverage be based on the allowable amount or the billed amount?
- Will my plan require a referral?
 - Will I have to contact my primary care provider or my OB/GYN?
- Will diagnostic physician office visits be covered?
- Will laboratory treatments (blood draws, ultrasounds, etc.) be covered?
- Will patient education sessions (injection classes, medication outlines, etc.) be covered?
- What types of treatments will be covered?
 - Intrauterine inseminations? (IUI)
 - In vitro fertilization? (IVF)
- Will infertility medications be covered?
 - Which medications are covered?
 - Do I have to use a certain pharmacy?
 - Will I need a prior authorization?
- How many treatment cycles will be covered?
 - How many cycles of IUI can I try?
 - How many cycles of IVF can I try?
 - How many cycles of medications can I try?
- Do I have a maximum calendar year and/or lifetime maximum benefit?

*NOTE: If applicable, be sure to check insurance benefits for you and your spouse/partner.

Sample Letter for Insurance Pre-Determination

Date

Insurance Company XYZ

Address

Address

Pre-determination of benefits for (patient's name)

Group or Group Number

ID Number (also known as member or subscriber number)

Dear Insurance Company XYZ:

My spouse/partner and I are considering In Vitro Fertilization (IVF). This procedure is needed to attempt pregnancy due to (explain your situation, i.e. blocked fallopian tubes, male factor, previous sterilization, unexplained infertility, etc). An IVF fee schedule, with explanations of specific procedure codes, is attached for your review.

Please provide me with a written response to each question below:

1. Will IVF be a payable procedure under my current coverage?
2. If yes, is there a limit of any kind (dollars or number or attempts)? If number of attempts, define an attempt.
3. If no, are any portions of the charges payable (pre-retrieval charges such as prescription drugs, laboratory test and/or ultrasounds)?

I would appreciate a response as soon as possible. Thank you.

Sincerely,

Your name