

## Questions For Your Insurance Company Regarding Fertility Medication Coverage

### WHAT DO YOU NEED TO ASK YOUR INSURANCE PROVIDER?

The benefits to which each individual is entitled may vary from one insurance plan to another, as well as, by which state the plan is from or if the employer is self-insured. All of these factors play a role in whether your insurance policy covers your infertility treatment.

### WHERE DO YOU START?

You start by contacting your insurance provider to ask questions about your specific coverage. To make this process easier, Fertility Centers of Illinois has created a list of commonly asked questions to get you started:

- Do I have fertility medication coverage?
- If yes, what is my financial responsibility? Do I pay a percentage? Do I have a copay?
- Do I have a yearly or lifetime maximum allowance for fertility medications?
- Do medications count toward my yearly or lifetime maximum infertility allowance?
- Do I have a specialty pharmacy where my medication order must go in order to get coverage?
- If there is more than one pharmacy I can use, which one gives me the best insurance coverage?
- Do all of my medications go here, or just the injectable medications?
- Do I have special medications that must be ordered for coverage? For example, which of these are covered: Follistim, Gonal F, Bravelle, and Menopur?
- If I am using an egg donor, will her medications be covered?
- Does my doctor's office need to do a prior authorization before my medications are covered?
- What is the phone number they must contact to accomplish this? The fax number?