

Questions For Your Insurance Company Regarding Fertility 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?

For those electing new benefits:

- Obtain a copy of the plan's contract from your employer. Your human resources department would have this information or you can ask your insurance representative or coordinator who works with their employer. Read the list of benefits and exclusions very carefully
- Look for infertility coverage listed in the contract. If you do not see anything, review exclusions. If you have questions regarding your policy, first attempt to get answers from your HR department. They should be able to guide you through the process of choosing the right policy for you. Don't be afraid to ask if there is another plan that has infertility coverage.

You will not be able to call the insurance company for benefits until you are on the policy, but if you currently have insurance that you would like to investigate, you can ask the questions listed below by calling your insurance member services number.

- Am I in-network with Fertility Centers of Illinois? Check our Managed Care Providers list.
 - If no, do I have out of network benefits on my policy?
- Do I have infertility coverage?
 - If no, do I have diagnostic testing covered, which may cover my initial consultation and diagnostic work-up?
 - If yes, what treatments, intrauterine insemination (IUI) or in vitro fertilization (IVF) for example, are covered?
- Does my policy follow the Illinois State Mandate?
- What are my deductible, copay, coinsurance, and/or out of pocket maximum amounts?
- Do I have a yearly or lifetime allowance for infertility treatment?
- Does my insurance require a prior authorization before treatment begins?
- Do I need to get a referral from my primary care physician or Obstetrician/Gynecologist?