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Do You Have Insurance Coverage for Infertility Treatments?

Contacting Your Insurer – Before calling your insurance company, HMO or employer, have this information:

_____	Name of the insured individual
_____	Employee/Patient ID# or Social Security #
_____	Name of the employer
_____	Name of the plan
_____	Group code/number
_____	Patient's name and date of birth

Be sure to get the name of the person to whom you are speaking and his or her telephone and extension numbers and possibly confirmation # or letter to verify information given.

Questions for your employer (Human Resources or Benefit Representative)

- Are fertility treatments covered on my current health plan?
- Is there another plan that has infertility coverage?
- Are there restrictions to the infertility benefits?
- What is the waiting period before I can start treatment for pre-existing infertility conditions?

Questions for your insurance company

- Do I need a referral for the initial appointment with the doctor and/or referrals for treatment appointments after the initial appointment?
- What are my infertility benefits?
- What is excluded?
- Is there any age restriction? If so, what is it?
- What do the benefits cover?
 - _____ Diagnostic Procedures?
 - _____ Treatment Procedures?
 - _____ Drug Therapy?
- Which of the following are covered?
 - _____ Blood work: Progesterone, Estrogen, FSH, LH, TSH, HCG, Rubella, Cystic Fibrosis and Prolactin levels?
 - _____ Semen Analysis?
 - _____ Post-coital test?
 - _____ Endometrial Biopsy?
 - _____ Ultrasound?
 - _____ HSG (hysterosalpingogram)