



Paying for Fertility Treatments

Rabbi Idit Solomon

Many options are available to assist with paying for fertility treatments. You can increase your cash, decrease costs, delay costs or any combination of the three. More often than not, you can benefit from more than one form of assistance. A little bit here and a little bit there adds up. The information below provides a wide array of options. *Hasidah does not advise or endorse any of these in particular* since only you know your financial situation, your acceptable level of risk, and your financial needs. Some only apply to certain people in certain situations. Some of these suggestions for sure require use with caution. The list is meant to give you many ideas to consider along with some pros and cons for each approach.

1. Grants – The best place to get the most complete list of grants is at [CoFertility](#). Some clinics may know of special local options as well. Of course, all grants have limitations of timing, amounts they provide, locations they serve, and qualifications.
2. Interest free loans – Why pay now what you can pay later? It is not a grant, and yes, if treatment does not work you will still have to pay it back. Either way though, you do not have as much of a large an out-of-pocket expense. Check out the [International Association of Jewish Free Loans](#) to see if there is a location near you. Co-signers are often required, typically one for every \$5,000 worth of financing.
3. Health Savings Account/Flexible Spending Account – If your employer offers one, use it. If you know you will have treatment in the future, set one up. Make sure you are aware of the limits and what happens to any unused funds.
4. Timing treatments – Ask your accountant about qualifying medical expenses for tax deductions. If you have the ability to plan when you get or pay for treatment, consider what year you want to pay for the treatment to get the best deduction.
5. Embryo banking – If paying for everything at once is a problem and time gives you access to more funding, you can focus on just the IVF (embryo creation) and pay for a frozen transfer later. This requires you have some time available and assumes you would have multiple embryos and be freezing regardless.
6. Home Equity Line of Credit (HELOC) – If you have equity in your home, you can borrow against it. Rates are often lower than other loans for those who qualify. This option can sometimes be better than other loan sources.
7. Interest free credit cards – If you can pay off the bill within a given time limit or you have good credit and will follow through with minimum payments, then a zero-interest credit card can buy you time to pay a large bill off over time. The typical range is 12 and 24 months. Just remember to pay it off on time so you do not accrue interest. This is best for people who know they can pay it off in time.
8. Family & Friends – You never know unless you ask. Many hopeful grandparents are happy to help. This of course depends on your relationship with your parents. Whoever you may have help you, be sure to be transparent about expectations on both sides.
9. Crowd funding – This is a growing field, and many people are happy to help. Many may not be as happy. Only you know your friends and if this is a comfortable option for you. Crowdfunding platforms also take a cut of what you raise.



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10. Personal loans/credit union loans – These can be at a lower rate than other loan options. Pay attention to the rise and fall of interest rates.
11. Fertility/Clinic loan programs – A growing number of clinics and businesses offer fertility financing and loans – [WinFertility](#), [Future Fertility](#), and [ARC Fertility](#) (your clinic must belong) for example. For some people, this is a good option. Use with care. Even with good intentions, these are businesses, and you pay for the service.
12. Pharmaceutical discounts – When you get your protocol for medication, look up the specific drugs names and pharmaceutical companies. Some of them offer discounts based on income. Others will at least give a coupon (\$300 even!) just for asking.
13. Shared risk programs – Some clinics offer discount programs that involve getting multiple attempts for a bulk rate. They then offer discounts depending on how many attempts it takes. This is basically paying to lower your risk. If it works the first time, you pay the most. If it does not, you save for multiple attempts. Carefully consider your risk tolerance and how much it is worth to you.
14. 3 IUI's and your out – Research shows that, on average, switching to IVF after 3 IUI attempts tends to save money overall. The logic being that if you escalate sooner, after a reasonable attempt, you will get results quicker. This is not always the case depending on your medical situation. Ask your doctor if your medical situation warrants switching to IVF sooner rather than later.
15. Retirement – Generally, this is moving to the last resort if ever. Some parents are willing to dip into retirement to pay for treatment but using it when you are younger has a disproportionate disadvantage. You pay a fee to receive the money early and you lose the benefit of long-term investment. Some retirement programs do allow loans against retirement. Speak to your financial advisor.
16. Employer insurance - Most people simply accept that their employer does not offer coverage. Sharing that you are experiencing infertility (as a medical diagnosis) puts you in a protected class. You cannot be penalized. Increasingly, more companies are learning that fertility benefits are a big recruiting advantage nowadays. Consider if your company or organization may have access to fertility insurance plans. Companies like [Carrot Fertility](#) offer specific fertility insurance for employers.
17. Insurance part two – Get invoices for everything on and itemized bill. If something is subcontracted, get a separate invoice. Submit all of your expenses to your insurance carrier. An add-on like acupuncture, anesthesiologist or lab fees might be insured because they are contracted with another covered provider.
18. Insurance part three - Submit all pharmaceutical bills to insurance. Some medications are not subject to infertility restrictions. Birth control pills (ironic) and estrogen patches (prescribed for menopause - ironic again) and are often covered. Some coverage is based on timing. With advanced planning you can get discounts by submitting some one month and the rest the following month.
19. Pay for private insurance – Most people also do not consider that leaving their employer insurance plans and paying a higher rate out of pocket for an independent plan can actually save money. If it pays \$20,000 for fertility treatment, you save. You have to do the math, but it could be worth investigating.



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20. Get a job – In addition to decreases costs, you can increase income. Many people have a side gig to help with expenses. This can be empowering or draining. You need to consider the effects the extra time commitment will have on you.
21. Get a new job – Nobody questions asking about salary. Benefits like fertility coverage are real money. If you could be in the job market, look into it. Some [on-line sights keep lists](#) of employers with good fertility benefits. Make sure to find out when the benefits become available.
22. Lending Club through your clinic – Some clinics have it, some do not. They often offer a lower interest rate. You need to have good credit.
23. IVF abroad – Medical travel is real and saves real money. You may pay more for the additional expense of travel, but save in total over what you would otherwise pay for the IVF. You will have to research about the quality of the clinics. Most other countries do not have the same reporting standards as in the US. Travel to Israel is one of the most common options in the Jewish community.
24. Shop clinics – Doctor/patient relationships are important. A good lab is important. However, there is no research that suggests more expensive treatment is more successful. If you have access to other clinics that have reasonable success rates and quality care, it is worth it to find out their costs. To learn more in general about other clinics, two resources are [SART.org](#) (Society for Assisted Reproductive Technology) and [FertilityIQ](#).
25. Get only what you need – Some fertility treatments are done with the intention of improving success rates. If you have a high likelihood already, do you need it? [Do your research](#) and determine if treatments like ICSI, PGT or assisted hatching relate to your situation and if you want to use them. Get a detailed bill and ask your doctor about the intention of each procedure and how it affects your situation.
26. Pay cash – It may seem that insurance is always good to use, but in some instances, it does not save you out of pocket if you still have to pay your deductibles and co-pays. Ask the clinic, lab or pharmacy for the cash pay price and compare.
27. Other ideas – Know any? Please tell us so we can share with others who need it!