

# **Guide to Infertility Insurance Coverage**

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## Introduction

Life used to be simple. You called a Doctor's office, made an appointment and paid a fee after your visit. Today, insurance coverage helps the average patient manage the burden of healthcare expenses. However, managed care with its numerous requirements can be daunting even to the savviest patient. This booklet contains information that will help you understand how insurance plans function at various stages of diagnosis and treatment. We encourage you to read this booklet carefully and ask your financial counselor to clarify any points that you find confusing. Be aware that changes in insurance requirements can and do occur often. Your financial counselor has the most up to date information. We wish you success in treatment and look forward to working with you.

### Will my insurance cover diagnosis and treatment?

Massachusetts law, chapter 175, section 47H requires some insurance companies to offer a benefit which may provide coverage for medically necessary expenses of diagnosis and treatment of infertility to persons residing within the Commonwealth. Furthermore it states "infertility shall mean the condition of a presumably healthy individual who is unable to conceive or produce conception during a period of one year". For most patients, this law means that your medical insurance plan will cover some or all of the costs associated with the diagnosis and treatment of infertility. However, there are several notable exceptions to the law. Further, the requirements that insurance companies impose prior to authorizing payment for diagnostic tests or treatments vary widely and most often require your active participation.

Several other states in the country (Rhode Island, New Jersey, and Illinois) have similar laws requiring insurance companies doing business in that State to cover infertility services. However, if you are receiving care at Boston IVF from a state that may (or may not) have fertility coverage, you can speak with a financial coordinator at Boston IVF to assist you in understanding the benefits and limitations of your policy.

### Notable exceptions to the Massachusetts law?

The MA law contains three notable exceptions to Chapter 175, Section 47H: Companies that are **self-insured** and **religious organizations** for whom covered benefits violate its teachings and beliefs are exempted from the law. Also affected are patients who have undergone **voluntary sterilization**. Couples whose infertility stems from the prior voluntary sterilization of one partner are exempt from legally mandated benefits. That means that insurance companies are not legally required to pay for infertility treatment if the female partner has had a tubal ligation or if the male partner has had a vasectomy.

## **How can I obtain the benefits that I am entitled to receive?**

You must play an active role in obtaining the maximum benefits to which you are entitled. The process begins with your understanding the **rules and limits** of your health insurance policy.

### **All insurance plans are not alike**

A common misperception is that all insurance plans are alike. All insurance companies have multiple plans that they sell to employers. These different plans have very different restrictions, limitations, and benefits. For example one plan might require the patient to select a doctor from a limited pool while another does not impose that limit. One plan may have a lifetime cap on fertility related services while another does not. If you have your health insurance provided through your job, you will be able to obtain vital, useful information about your specific plan directly from your insurance company or employee benefits office. It is very important that you understand your insurance plan and what it covers. Of course, our Boston IVF financial counselors will assist you with any questions you may have regarding the benefits to which you are entitled under your insurance plan.

### **Suppose I don't like my insurance plan?**

Many employers offer more than one health care option. Commonly there is one time per year when an employee can freely switch from one plan to another. This time period is often called open enrollment. However, there may be a difference in cost between the plans offered to you. The monthly insurance premium for one plan may be entirely covered by your employer while another selection may cost you several hundred dollars per month.

## **Common Features of Many Insurance Plans**

Despite the differences between plans, there are many common features regardless of the specific benefits. The following section addresses these features and gives you helpful hints on managing the paperwork.

### **Primary Care Doctor Selection**

Perhaps the most common feature among insurance plans is the requirement that you obtain a referral from your primary care physician in order to see a specialist. Many young healthy patients do not have an ongoing relationship with a primary care doctor. However, your insurer may require you to select one, usually from a fairly extensive list.

### **Referrals for visits at Boston IVF**

Many insurance companies require you to get an insurance referral or authorization from your primary care doctor for visits with virtually any other doctor. ***Some insurers will not pay for visits unless the referral paperwork is in place at the time of your visit. In such cases, you are responsible for any charges incurred.***

A little pre-visit planning on your part will prevent delays in care and avoid unneeded aggravation. We have included a form at the end of this manual that you can fax to your primary care doctor. The form gives the primary care doctor the information necessary to issue your referral in a timely fashion. It is important that you get this form to your primary care doctor's office as far in advance of your Boston IVF appointment as possible.

### **Insurance Coverage during diagnostic testing**

After your initial visit to Boston IVF, your doctor may request that you have one or more tests performed. Commonly, each visit to Boston IVF for office visits or testing requires an insurance referral. The form that you faxed to your primary care doctor prior to your initial visit asks for 6 referrals. If your primary care doctor issues these referrals, then they will be used, one at a time, throughout your diagnostic testing. Your Boston IVF doctor's secretary keeps track of these referrals and can tell you how many remain. When you have only one or two referrals remaining, fax another copy of the referral request form to your primary care doctor.

### **Insurance Coverage during treatment**

Different forms of treatment require different levels of insurance company authorization. This section outlines relevant information about insurance authorization for each broad category of treatment. ***This information is generic. In order to understand your specific benefits you must speak with one of our financial counselors.***

#### **Office Consultation**

As with all appointments during the testing phase, each appointment often requires an insurance referral from your primary care physician. The procedure for obtaining additional referrals is as outlined in the previous section.

#### **Surgery**

If your Boston IVF doctor recommends surgery, then you will need approval from your insurance company. Our surgery scheduling coordinator will submit the request for approval directly to your insurer. In order to do so, it is necessary for them to have a copy of your most recent health insurance card. **The card contains specific and necessary information on both sides.** Having the most recent active card will expedite the approval process and minimize the risk that you will be required to pay for certain services out of pocket.

### **Ovulation Induction and Intrauterine Insemination**

If you are being treated with clomiphene citrate (Clomid, Serophene) or injectable FSH (Gonal-F, Follistim, Repronex, etc), it is important that you read this section carefully. **Your insurance company may require specific information prior to authorizing treatment. This is in addition to and separate from any referrals that are issued by your primary care physician.** It is very important that you speak with one of our financial counselors prior to initiating treatment.

There are several events that occur during this kind of treatment. They include cycle management, blood tests, ultrasound examinations, and possibly, placement of sperm in the uterus. How your insurance company covers each of these events depends on the specific policy that you have. The differences between insurance policies are significant **and can limit where you have certain tests or procedures** performed.

If your policy covers the treatment cycle with a global fee, **you are restricted to having blood tests or ultrasounds at a limited number of sites.** Fortunately, Boston IVF has three primary centers at convenient locations. In addition, patients who live a significant distance from a Boston IVF center have the option of going to a Boston IVF approved facility. However, the centers are not staffed by Boston IVF personnel and may have limited availability and hours of operation. *Furthermore, you may incur additional costs that may not be covered by your insurance plan if you use one of these centers.*

*If you wish to have tests performed at a facility that is not approved by Boston IVF, your insurance company will not cover the cost of those tests. In such cases, you will be responsible for making arrangements with the facility to pay for the tests.*

### **In Vitro Fertilization**

Most insurance companies strictly regulate the IVF authorization. **Referrals from your Primary care physician do not cover IVF procedures. It must be realized that it may take up to 4 weeks to receive an approval for IVF from your insurance company.**

### **Documentation of Prior Tests and Treatments**

Insurance companies often require copies of primary documents from your diagnostic evaluation and prior treatment. This includes copies of x-ray reports, semen analyses, operative notes and laboratory work. If any of these tests were done prior to coming to Boston IVF you are the only one who has the right to request copies of the test results and authorize their release to us. There is a convenient release form at the end of this handbook that you can use to request the appropriate records.

Insurance companies will not accept letters from us indicating that these tests were performed and were normal.

### **Pre-authorization testing**

Insurance companies often require specific additional tests prior to authorizing IVF therapy. These may include hormone studies, uterine imagine studies, or semen analyses. Even if you have had these tests performed in the past, the insurance companies often require that the tests be repeated every 6 months.

### **Typical Criteria for Approval for IVF**

The following table is for educational purposes only. The specific terms of your insurance policy may require additional tests or treatments prior to authorizing IVF. Furthermore, your age, medical history, diagnosis and prior treatment will play a role in determining your eligibility for treatment. The table provides a summary of the typical diagnostic tests and average number of cycles of treatment required by four large health plans in Massachusetts prior to authorizing IVF coverage.

	<u><b>Blue Cross</b></u>	<u><b>TUFTS</b></u>	<u><b>Harv/Pilgrim</b></u>	<u><b>Fallon</b></u>
<u>Testing</u>				
HSG or sono-HSG	Yes	Yes	Yes	Yes
Semen analysis	Yes	Yes	Yes	Yes
Day 3 FSH test	Yes	Yes	Yes	Yes
Prolactin, TSH	No	Yes	No	No
<u>Other</u>				
Smoking cessation	Yes	Yes	Yes	Yes
<u>Treatment</u>				
FSH and IUI	3	3	3	3

### **IVF Cycle Authorization**

Once your treatment cycle has been authorized, you may proceed with treatment as directed by your Boston IVF doctor. During treatment however, **you are restricted to having blood tests or ultrasounds at a limited number of sites**. Some insurance companies issue approval one cycle at a time while others authorize several cycles at once. You must speak with our financial counselors to determine the specific details of your cycle authorization prior to starting treatment. This will help avoid unnecessary delays in your treatment and minimize your risk of incurring out of pocket expenses.

### **Thaw Cycle IVF**

A common question is whether insurance companies count thaw cycles as equivalent to fresh IVF cycles. The answer is that each insurance company handles it differently. You must speak with our financial counselors to determine how your insurance company authorizes thaw cycles.

### **Egg Donor IVF**

Egg donor IVF is expensive. Fortunately, some of the cost of egg donor IVF may be covered by your insurance policy. However, **insurance company authorization for donor egg coverage may restrict your donor to having blood tests or ultrasounds at Boston IVF-approved sites.** Some donors live a considerable distance away. You may be responsible for the costs of blood tests and ultrasounds performed outside of Boston IVF. You must speak with our financial counselors to determine how these outside costs can be minimized.

### **Sperm Freezing**

Most insurance companies do not cover the costs of elective sperm freezing and storage. To determine the current cost of freezing and storing sperm at Boston IVF, speak with our financial counselors.

## **Insurance Coverage Denied**

What happens if your insurance company denies your request for coverage? Every insurance company has an appeal board that considers the merits of individual cases that have been denied. Your Boston IVF doctor will gladly write a letter on your behalf supporting your treatment plan. If coverage for a service is denied you have the right to proceed with the treatment plan agreed to by your Boston IVF doctor at your own expense. In such cases it is necessary to arrange for payment of services with our financial counselors prior to starting therapy.

## **Changing Insurance Plans**

If you change insurance plans during your time as a patient at Boston IVF it is critical that you notify our financial counselors immediately. Sometimes a change in insurance policies will necessarily delay initiation of treatment. Fortunately, you can minimize and often avoid these delays entirely by giving a copy of your insurance card (both sides) to our financial counselors and your Boston IVF doctor's secretary.

If you know in advance that your insurance plan will change on a specific date, notify us immediately. This will often allow us to plan for the transition and help avoid delays in your diagnostic testing and treatment.

***Failure to inform Boston IVF of a change in your insurance will result in you being financially responsible for any charges incurred.***

## **Changes of Address**

Important insurance notices are often sent to your home address. If you move during your time as a patient at Boston IVF it is critical that you notify your doctor's secretary immediately. This will allow us to update your file and ensure that you receive important information in a timely fashion.

## **Change of Primary Care Physician**

If you change primary care physicians during your time as a patient at Boston IVF it is critical that you notify your doctor's secretary immediately. This will allow us to update your file.

You must also obtain a new primary care physician referral; your old referral will no longer be valid.

## Managed Care Glossary of Terms

Global Fee	A fee paid by the insurance company for a set of services. <b>Global fees often restrict where certain tests (such as blood tests or ultrasounds)</b> or procedures may be performed.
Fee for service	Payment for individual services as they are performed.
Referral	Authorization by a primary care physician to have a visit or test performed at Boston IVF
"Gate keeper"	Here is how it works - a Primary Care Physician is assigned to each insurance plan member and that physician has to control all care for that member. In order to get care, a patient must first get permission from that "gate keeper".
HMO - Staff Model	There are several types of HMO's. The first type is referred to as a Staff Model HMO. It is referred to as a Staff Model, because the HMO employs all of the physicians and often owns the facilities. They are not independent.
HMO - IPA (Individual practitioner association)	With the IPA model, an HMO contracts with providers and facilities at specific rates to provide medical care to its members. This is the more popular form of HMO.
PPO (Preferred Provider Organization)	In simple terms, a Preferred Provider Organization is a group of providers who have come together, and negotiate their rates for treatment with various health plans.

## Monitoring Sites

### PRIMARY BOSTON IVF CENTERS

Boston IVF – The Waltham Center	Waltham, MA
Boston IVF – The South Shore Center	Quincy, MA
Boston IVF – The Boston Center	Brookline, MA
Boston IVF – The Worcester Medical Center	Worcester, MA

### OTHER BOSTON IVF APPROVED CENTERS

NOTE: The centers are not staffed by Boston IVF personnel and may have limited availability & hours of operation. **In addition, you may incur additional costs that may not be covered by your insurance plan if you use one of these centers.**

Coastal Women's Healthcare	Portland, ME
Generations	Portland, ME
Eastern Maine Medical Center	Bangor, ME
Central Maine Medical Center (Dr. Droiu)	Lewiston, ME
Women's Reproductive Health and Fertility	Concord, NH
Manchester OB Associates	Manchester, NH
South NH Medical Center (Dr. Greene)	Nashua, NH
Portsmouth Regional Hospital	Portsmouth, NH
Albany IVF (Dr. Horvath)	Albany, NY
Hunt Center of Danvers (Beverly Hospital affiliate)	Danvers, MA
Metrowest Medical Center	Framingham, MA
Cape Cod Medical Center	Hyannis, MA
Attleboro OBGYN	Attleboro, MA
Hampshire OBGYN	Northhampton, MA

## Frequently Asked Questions about Insurance Coverage

<p>Will I ever be able to figure out what I need to do to get insurance coverage?</p>	<p>The best way to get accurate information about your insurance coverage is to read your benefits book and contact your insurance company. Our financial counselors will be happy to answer any of your questions.</p>
<p>How can I make sure that I get the coverage I am entitled to receive?</p>	<p>You can be your own best advocate. Stay ahead of the process and make sure to contact your primary care doctor's office well before any visits or tests are performed. Stay informed about the specific things you need at each step in the process and don't wait till the last minute to gather required test data or obtain referrals.</p>
<p>What do I do if my insurance company denies coverage of a specific test or treatment?</p>	<p>Every insurance company has an appeal board that considers the merits of individual cases that have been denied. Your Boston IVF doctor will gladly write a letter on your behalf supporting your treatment plan.</p>
<p>What if coverage for a service is denied and I still want to proceed with treatment?</p>	<p>Insurance authorization for treatment and the medical appropriateness of treatment sometimes diverge. In cases where your insurance company does not cover a service, you have the right to personally pay for the treatment. Our financial counselors will provide you with a price quote on request.</p>
<p>Can Boston IVF call my primary care doctors office and get results of previous tests for me?</p>	<p>Unfortunately, we cannot. More often than not, you will be required to request these results from your doctor in writing. This handbook has forms that you can use for this purpose.</p>
<p>Can Boston IVF call my doctor to request written documentation of physical examinations or treatment plans?</p>	<p>Unfortunately, we cannot. More often than not, you will be required to request these results from your doctors in writing. This handbook has forms for your doctor to sign documenting your exam results. This will decrease the burden on your doctor and her/his staff.</p>

## Summary

All of us at Boston IVF hope that your experience here is positive and successful. Though complex, insurance issues are manageable if you understand what is required at each stage of diagnosis and treatment. You can be your own best advocate when it comes to insurance authorization by ensuring that we always have your current insurance information. Don't wait until the last minute to try and rush the approval process. Understand as much as you can about your insurance policy and ask our financial counselors

## Important Contact Information

### Financial Counselors

Boston	South Shore	Waltham
Elizabeth Devolos	Christina Correia	Diane DeRosa Tiffany Robideau Cheryl Buscemi
Tel: 617-735-9000	Tel: 617-793-1100	Tel: 781-434-6500

### Boston IVF Locations

Boston	South Shore	Waltham
Boston IVF One Brookline Place Suite 302 Brookline, MA 02445	Boston IVF 2300 Crown Colony Drive Quincy, MA 02169	Boston IVF 130 Second Avenue Waltham, MA 02451
Fax: 617-738-8993	Fax: (617) 793-1175	Fax: 781-434-6501
Dr. Selwyn Oskowitz Dr. David Ryley	Dr. Brian Berger Dr. Alison Zimon	Dr. Michael Alper Dr. Steven Bayer Dr. Merle Berger Dr. Alan Penzias Dr. Kim Thornton

**Emergencies (24 hours/7 days a week)**

**781-434-6400**

## Supplemental Forms

To assist you in gathering the documentation that you require, we have created this series of forms. These simple forms will enable your other care providers to provide us with the necessary documentation without putting an undue burden on them or their staff. Feel free to make copies of these forms as needed.

## REQUEST FOR INSURANCE REFERRAL AUTHORIZATION

\_\_\_\_\_  
 (Printed Patients Name and Date of Birth)

To: \_\_\_\_\_  
 Primary Care MD

I have an appointment on \_\_\_\_\_ with Dr. \_\_\_\_\_  
 at Boston IVF. Would you be kind enough to **fax a referral for 6 visits for diagnosis and treatment** to the Boston IVF Center circled below:

Boston	South Shore	Waltham
Boston IVF One Brookline Place Suite 302 Brookline, MA 02445	Boston IVF 2300 Crown Colony Drive Quincy, MA 02169	Boston IVF 130 Second Avenue Waltham, MA 02451
Fax: 617-738-8993	Fax: (617) 793-1175	Fax: 781-434-6501
Dr. Selwyn Oskowitz Dr. David Ryley	Dr. Brian Berger Dr. Alison Zimon	Dr. Michael Alper Dr. Steven Bayer Dr. Merle Berger Dr. Alan Penzias Dr. Kim Thornton

Thank you very much.  
 Sincerely,

\_\_\_\_\_  
 Signature of Patient

\_\_\_\_\_  
 Date signed

## DOCUMENTATION OF COMPREHENSIVE PHYSICAL EXAMINATION

Re: \_\_\_\_\_

(Printed Patients Name and Date of Birth)

I performed a comprehensive physical examination on the above named patient within the last calendar year. The examination included the following systems (check all that apply):

Vital Signs     Head and Neck     Cardiac     Respiratory     Breast  
 Abdomen     Pelvic     Extremities

Within the limits of medical certainty, I believe that she is:

\_\_\_\_\_ in good general health. Minor surgery and the administration of general anesthesia are not contraindicated.

\_\_\_\_\_ has medical contraindications to minor surgery or general anesthesia at this time and should be reevaluated at a later date.

\_\_\_\_\_ has a medical condition that permanently precludes her from having a safe surgical procedure or from receiving general anesthesia.

Sincerely,

\_\_\_\_\_  
Signature of Physician

\_\_\_\_\_  
Office Phone number

\_\_\_\_\_  
Printed name of Physician

\_\_\_\_\_  
Date signed

I authorize the release of the requested information to Boston IVF. The Doctor and address to which the information should be sent is circled below:

\_\_\_\_\_  
Patient Signature

\_\_\_\_\_  
Date signed

Boston	South Shore	Waltham
Boston IVF One Brookline Place Suite 302 Brookline, MA 02445	Boston IVF 2300 Crown Colony Drive Quincy, MA 02169	Boston IVF 130 Second Avenue Waltham, MA 02451
Fax: 617-738-8993	Fax: (617) 793-1175	Fax: 781-434-6501
Dr. Selwyn Oskowitz Dr. David Ryley	Dr. Brian Berger Dr. Alison Zimon	Dr. Michael Alper Dr. Steven Bayer Dr. Merle Berger



		Dr. Merle Berger Dr. Alan Penzias Dr. Kim Thornton
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**DOCUMENTATION OF LABORATORY TESTING**

Re: \_\_\_\_\_  
(Printed Patients Name and Date of Birth)

The above named patient had laboratory studies performed through your office within the past calendar year. We would be most appreciative if you would kindly indicate which tests were performed and include a copy of results. Thank you for assisting us to obtain documentation of tests already performed. This will avoid the unnecessary repetition of tests and be a great convenience to your patient:

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> CBC           | <input type="checkbox"/> Blood Type and Screen    | <input type="checkbox"/> HepBsAG        |
| <input type="checkbox"/> Rubella titer | <input type="checkbox"/> Gonorrhea culture        | <input type="checkbox"/> HepBsAG        |
| <input type="checkbox"/> RPR           | <input type="checkbox"/> Chlamydia LCR or culture | <input type="checkbox"/> HIV            |
| <input type="checkbox"/> Hep C Ab      | <input type="checkbox"/> Urinalysis               |   |
| <input type="checkbox"/> Mammogram     | <input type="checkbox"/> Pap Smear                | <input type="checkbox"/> SEMEN ANALYSIS |

I authorize the release of the requested information and all support documentation to Boston IVF. The Doctor and address to which the information should be sent is circled below:

\_\_\_\_\_  
Patient Signature

\_\_\_\_\_  
Date signed

Boston	South Shore	Waltham
Boston IVF One Brookline Place Suite 302 Brookline, MA 02445	Boston IVF 2300 Crown Colony Drive Quincy, MA 02169	Boston IVF 130 Second Avenue Waltham, MA 02451
Fax: 617-738-8993	Fax: (617) 793-1175	Fax: 781-434-6501
Dr. Selwyn Oskowitz Dr. David Ryley	Dr. Brian Berger Dr. Alison Zimon	Dr. Michael Alper Dr. Steven Bayer Dr. Merle Berger Dr. Alan Penzias Dr. Kim Thornton

## DOCUMENTATION OF RADIOLOGIC TESTING

Re: \_\_\_\_\_  
 (Printed Patients Name and Date of Birth)

The above named patient had studies performed through your office. We would be most appreciative if you would kindly indicate which tests were performed and include a copy of results. Thank you for assisting us in obtaining documentation of tests already performed. This will avoid the unnecessary repetition of tests and be a great convenience to your patient:

Hysterosalpingogram                       Sonohysterogram  
 Pelvic Ultrasound                               Mammogram

I authorize the release of the requested information and all support documentation to Boston IVF. The Doctor and address to which the information should be sent is circled below:

\_\_\_\_\_  
 Patient Signature      Date signed

Boston	South Shore	Waltham
Boston IVF One Brookline Place Suite 302 Brookline, MA 02445	Boston IVF 2300 Crown Colony Drive Quincy, MA 02169	Boston IVF 130 Second Avenue Waltham, MA 02451
Fax: 617-738-8993	Fax: (617) 793-1175	Fax: 781-434-6501
Dr. Selwyn Oskowitz Dr. David Ryley	Dr. Brian Berger Dr. Alison Zimon	Dr. Michael Alper Dr. Steven Bayer Dr. Merle Berger Dr. Alan Penzias Dr. Kim Thornton

### **Insurance Checklist**

The following checklist is meant to help you organize the actions and items necessary for insurance coverage.

<b>Action / Item</b>	<b>Date Requested</b>	<b>Date Completed</b>
Read your benefits book that you received from your employer.		
Call your insurance company and verify your benefits.		
Request referral for visits from primary care doctor.		
Request copies of test results from other treating physicians.		
Request written operative reports and radiology reports from other treating physicians.		

## Synopsis

1. In Massachusetts many patients have insurance benefits that cover some or all costs of infertility care.
2. Insurance policies vary widely and you need to check the benefits of your specific policy with your insurance company.
3. Even if your insurance policy offers excellent and extensive coverage, your benefits may restrict you to having certain diagnostic tests (blood tests and ultrasound exams) at specific locations.
4. If you have diagnostic tests performed for your convenience at unauthorized facilities it violates your authorization for coverage and you will be financially responsible for all the costs of that service.
5. If you do not have the appropriate insurance authorization in place prior to an office visit, diagnostic test or treatment, you will be financially responsible for the cost of the service.
6. It takes time to obtain appropriate insurance authorization. The time interval between a request for insurance authorization and receipt of authorization can cause a delay even if it is medically appropriate to begin testing or treatment.
7. Boston IVF has financial counselors available Monday through Friday. We encourage you to work closely with our financial counselors to assist you in understanding the benefits and limitations of your insurance policy.

***We wish you success in your treatment.***