

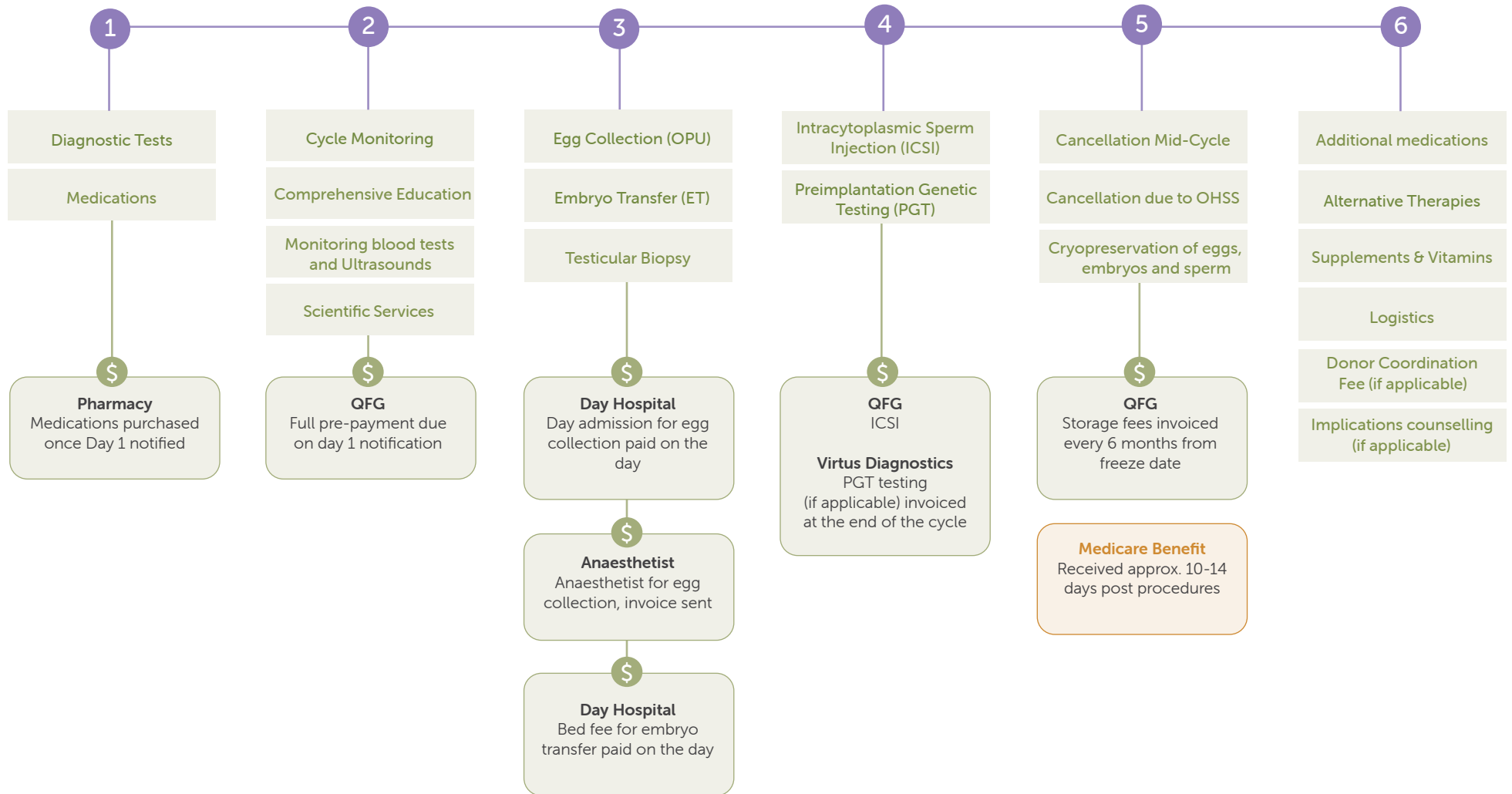
Understanding

# *the costs of IVF*

A comprehensive guide by Queensland Fertility Group



## Your Treatment Costs: What to Expect and When



# 1 Pre-Treatment Work-up and Medications for Treatment

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*Evaluations of your fertility and medications to be used whilst undergoing stimulation for egg collection.*

Your Fertility Specialist will do a comprehensive evaluation of your medical history prior to them creating a treatment plan for your IVF cycle. You can expect to undergo:

**Genetic Carrier Screening** - a test to identify the chance of having a baby with a rare genetic condition.

**Screening Bloods** - to check for infectious diseases for both you and your partner if applicable.

**An AMH Level Blood Test** - an indicator of your ovarian reserve.

**Female Hormones Blood Test**

**Full Pelvic Ultrasound** - to examine the uterus, ovaries, cervix and surrounding structures.

**Semen Analysis** - checks sperm count, motility, and shape to ensure the sperm can fertilise an egg.

**Other Genetic Testing and Counselling**

Some people undertake IVF treatment as they might be high risk of having a baby with a genetic condition. There may be additional blood tests for you and your family and genetic counselling may be required.

For more information including costs for genetic counselling, please visit: <https://www.virtusgenetics.com.au/individuals/getting-started-2/>

**Medications and Pharmacy Services**

Our nurses will discuss all medications with you and advise you where to collect them from, how they should be stored, and administration instructions.

**Pharmaceutical Benefits Scheme (PBS)**

On a stimulated IVF/ICSI cycle, if you are Medicare eligible, your IVF medications are available on the PBS. If you are on an Egg Freeze Cycle, your medical history will help determine whether you are Medicare Eligible for your cycle.

The Federal Government require you to pay a PBS co-payment for each script which is payable direct to the pharmacy.

Typically there are 4-5 medications used on an IVF/ICSI/Egg Freeze cycle and 0-2 on a Frozen Embryo Transfer (FET) cycle. On a FET cycle, medications are not available on the PBS so there will be a private fee payable to the pharmacy.

Your Fertility Specialist may discuss additional medications that may not be on the PBS therefore there will be a private fee payable to the pharmacy.

If you have Private Health Insurance, check whether you might have extras cover for non-PBS medications.

Some IUI cycles (partner or donor) require medications also and there will be a cost associated with them.

## 2 IVF, ICSI or Egg Freeze Cycle

*Covers scientific services, cycle monitoring and counselling.*

### Your IVF Cycle fees are due on day 1 of your cycle.

Once you commence fertility treatment, all of the following are included in your fees:

#### Comprehensive education

- ◆ Treatment cycle orientation and medication education by one of our Fertility Nurses.
- ◆ Comprehensive financial quote and assistance with Medicare claims.
- ◆ Cycle updates and support conducted by nurses at the request of your Fertility Specialist.

#### Cycle monitoring through blood tests and ultrasounds

- ◆ Ultrasounds performed by either your Fertility Specialist, a Sonographer or one of our Fertility Nurses at QFG.
- ◆ Blood tests performed at Virtus Pathology sites in Brisbane or Sullivan and Nicolaides for rural patients.
- ◆ If you undertake any ultrasound scans or bloods outside of QFG, you will be required to pay the additional cost from the external provider used.
- ◆ If you are travelling interstate, there may be the option to attend any ultrasound scans or bloods at our other Virtus sites. Speak to your care team to discuss further.

#### All scientific services, which take place in our own laboratories

- ◆ Standard laboratory scientific services and updates from our embryologists.
- ◆ Semen analysis and preparation.
- ◆ Embryo glue, a special medium used for embryo transfer.
- ◆ Cryopreservation (freezing) of your egg, sperm and embryos.
- ◆ Embryoscope time-lapse incubation.
- ◆ Continuous culture medium.
- ◆ Electronic Identity System (RFID).

### Counselling services throughout your treatment

Supportive counselling with one of our QFG counsellors is available throughout your treatment.

### Frozen Embryo Transfer Cycle (FET)

If you choose to freeze any embryos and then use them in a subsequent cycle, there will be a new fee for this FET cycle. Your FET cycle includes education, counselling, and cycle monitoring. Scientific services that are relevant to a FET cycle include the thawing and transfer of your embryo.

#### Medicare Item Numbers

13200	Initial IVF cycle (in one calendar year)	Paid to QFG
13201	Subsequent IVF cycle (in one calendar year)	Paid to QFG
13251	ICSI	Paid to QFG
13212	Oocyte retrieval (In patient)	Paid to QFG Dr
13215	Transfer of embryos (In patient)	Paid to QFG Dr
13215	Transfer of embryos (Out patient)	Paid to QFG Dr

\* If you are a Gold Coast or Sunshine Coast patient, this item number will be paid to QFG

### *Egg collection and embryo transfer in our Specialist Day Hospital*

#### **Egg collection and Embryo Transfer**

Your egg collection will be performed by your Fertility Specialist at one of our Specialist Day Hospitals or an associated Hospital. Your embryo transfer will be performed at either our Specialist Day Hospital or associated Hospital in Brisbane or at our QFG clinic outside of Brisbane.

There will be a Day Hospital admission fee payable on the day of your procedure in addition to your treatment cycle fees\*. The hospital will be able to provide you with this fee. Your Private Health insurance may cover you for some or all of your Day Hospital admission fees dependent on your level of cover. The Day Hospital will bill your Health Fund and you will need to pay any excess you may have on the policy.

In addition to your Day Hospital admission fee, you can contact your Private Health Insurance fund and quote the below item numbers to check your eligibility:

- ◆ 13212 (egg collection procedure)
- ◆ 13215 (embryo transfer)

#### **Anaesthetist**

You will receive an anaesthetic for you egg collection procedure. Anaesthetists are independent practitioners and set their own fees. Your anaesthetist will send you an invoice directly for these services and if Medicare eligible, you can submit this for a rebate.

#### **Testicular Biopsy**

Most men will do a fresh ejaculate of sperm on the day of egg collection. This is the sperm that will be used for the IVF/ICSI or IUI procedure. The processing of this sperm is included in your cycle fees.

Some men may have sperm retrieval with a testicular biopsy procedure performed in a Day Hospital or Doctors Rooms.

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\* You would already have paid.

*Scientific techniques to increase your chances of a healthy pregnancy.*

Our world class laboratories are led by highly skilled Scientists and offer a range of services. Standard IVF is included in your cycle treatment fees, however if you require more advanced techniques, these will be discussed with you by your Fertility Specialist.

These fees are usually included in your initial cost estimate, however there may be times your Fertility Specialist will add these on. Any additional costs will be invoiced to you at the conclusion of your treatment.

### **Intracytoplasmic Sperm Injection (ICSI)**

This is when a single sperm is injected into a single egg which can be used to overcome male infertility. ICSI can be billed to Medicare for a partial rebate.

### **Embryoscope**

We use an Embryoscope which is an incubator that incorporates time-lapse technology. This means that inside the incubator there is a camera that takes images of the embryos every 10 minutes, so that from the outside you can see a video of the embryonic development. There are no additional fees for this.

### **Pre-Implantation Genetic Testing**

We have a genetic team dedicated to helping patients who are at risk of inherited conditions and can provide you with information about these risks, then support you with any decisions you make.

#### **Genetic Counselling**

Your Specialist may refer you to complete genetic counselling or to meet with one of our Geneticists. These appointments provide support and guidance with genetic testing, results and next steps.

#### **Pre-implantation Genetic Testing for Chromosome Abnormalities (PGT-A)**

Testing embryos for chromosomal abnormalities such as:

- ◆ Trisomy 21 (Down Syndrome)
- ◆ Trisomy 18 (Edwards Syndrome)

#### **Pre-implantation Genetic Testing for Single Gene Disorders (PGT-M)**

Testing embryos for genetic conditions such as:

- ◆ Huntingtons
- ◆ Thalassaemia
- ◆ Cystic Fibrosis

#### **Pre-implantation Genetic Testing for Translocations (PGT-SR or PGT-SS)**

Testing embryos for a Translocation which is where part of a chromosome has transferred to another chromosome.

## 5 Cancellation Fees and Cryopreservation and Storage

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*Cancellation of your cycle for medical or non-medical reasons and ongoing storage fees for cryopreserved biological items like eggs, sperm or embryos.*

### Cancellation Costs

A treatment cycle may be cancelled at various stages and for many different reasons prior to the cycles expected end point.

If you are on a stimulated IVF/ICSI or Egg Freeze cycle, have started on your FSH medications and your cycle is cancelled, there will be a fee. If you are eligible for a Medicare rebate, we will submit this on your behalf and you will receive the rebate approximately 7 days later.

If you have no eggs collected at egg collection, eggs are collected and they don't fertilise or if they fertilise and don't reach a stage suitable for embryo transfer or freezing, this is not considered a cancelled cycle. There will not be a refund given. This cycle can still be billed to Medicare if you are eligible.

Any credit amounts will remain on your account. If you wish to have these refunded, please contact our accounts department who will be happy to provide you with a refund back to your original method of payment.

### Cancellation of Embryo Transfer due to Ovarian Hyperstimulation Syndrome (OHSS)

OHSS is a potential side effect of fertility treatment involving FSH medications and will be discussed with you. If your Fertility Specialist believes you may be at risk for OHSS, they may decide to not transfer an embryo to you during your stimulated IVF cycle. Any suitable embryos will be frozen for you to have a Frozen Embryo Transfer (FET). If you are Medicare eligible and you undertake this cycle within 3 months, the cycle will be bulk billed to Medicare. If you are not Medicare eligible there will be a reduced fee.

This is for 1 FET cycle only and if you decide not to proceed within 3 months, normal fees will apply.

### Egg, Embryo and Sperm Cryopreservation and Storage

If you choose to freeze your embryos after a stimulated IVF cycle, or freeze your eggs after a stimulated egg freeze cycle, there will be costs associated with the cryopreservation and storage of these biological items.

Some men will freeze their sperm for medical reasons or others due to not being available on the day of their partners egg collection. Others may need a surgical biopsy to obtain their sperm and they may choose to freeze sperm to use for subsequent cycles.

You will be sent a bill every six months for any eggs, embryos or sperm you have in storage. This is billed in advance and the storage period will commence from the date of freezing.

Most patients will not be eligible for a rebate from Medicare or their Private Health Insurance Fund on their storage fees of their eggs, embryos or sperm.

### Cryopreservation of eggs, embryos or sperm following a cancer diagnosis or at risk of passing on a genetic condition

The ART Storage Funding Program aims to provide support to individuals who face extra costs to preserve their fertility (for future treatments such as IVF) because they have cancer or are at risk of passing on a genetic condition. It provides funding to help with the cost of cryostorage for eggs, sperm or embryos.

To find out more, visit: [www.health.gov.au/our-work/assisted-reproductive-technology-art-storage-funding-](http://www.health.gov.au/our-work/assisted-reproductive-technology-art-storage-funding-)

*This includes other financial factors for you to consider as you undergo fertility treatment*

### Adjuvant Therapy

We understand that there can be costs for adjuvant therapy (add-on treatments) recommended by your Fertility Specialist or other complementary therapies.

**While many therapies are promising, not all are backed by rigorous scientific evidence, so research and professional guidance from your Fertility Specialist are crucial.**

Adjuvant Therapy could include treatments such as:

- ◆ Additional medications
- ◆ Platelet rich plasma
- ◆ Endometrial Scratch

### Alternative Therapies

Some patients access optional complementary therapies such as:

- ◆ Acupuncture
- ◆ Massage
- ◆ Naturopathy
- ◆ Nutrition

### Supplements and Vitamins

- ◆ We recommend all our patients take an antenatal supplement containing folic acid such as Elevit. You should commence on this three months prior to planning a pregnancy.
- ◆ Your Fertility Specialist may recommend other supplements or vitamins for you or your partner.

### Logistics

Many of our patients are juggling family and work commitments whilst undergoing fertility treatment and some live rural or remote to our clinics. We understand that this can require extra planning around the logistics of your fertility treatment.

#### Time off work

- ◆ During Cycle Monitoring: Plan for how much time you'll need away from work to complete bloods and ultrasound scans.
- ◆ After Egg Collection: You'll be under the effects of anaesthesia for 24 hours and likely experience mild pain and discomfort post procedure. We request you to organise to have the day of your egg collection off work.

#### Travel costs (if required)

- ◆ Transport e.g. petrol, car rental, flights
- ◆ Accommodation e.g. hotel, AirBnb
- ◆ Dining out

If you live rural or remote to our clinics, some Private Health Insurance Policies will help with travel costs. Check with your Health Fund as to whether this may be applicable to your level of cover.

### Donor Treatment

If you are participating in our donor and surrogacy program, please be aware that additional fees will apply alongside your standard treatment cycle costs. The recipient of any donated eggs, embryos or sperm is responsible for all fees associated with the donor preparation and cycle. These fees cover the specific donated or received biological materials and the comprehensive management of your program. Before beginning your treatment, you will receive a detailed cost sheet outlining all associated fees. Prior to your first Implications Counselling session, a non-refundable donor coordination fee must be paid to initiate the process involving donated or received biological items.

*Medicare will provide rebates for some fertility treatment if you hold a valid Medicare card and your Fertility Specialist determines you eligible.*

### Referral

To be eligible, you must have a valid Medicare card (green or blue card) and a current referral from a GP or Specialist. This referral must be in date prior to starting on your IVF cycle. Our team will monitor your GP referral and advise you when it is time to get a new one.\* If you commence an IVF cycle without a current referral, you will be unable to receive a Medicare rebate. If applicable, your partner will also require a GP referral.

**NB.** Patients who hold reciprocal Medicare (yellow card) are unable to make claims for IVF treatment to Medicare.

### Medicare Rebate

If you are eligible for a Medicare rebate, we will submit the claim to Medicare on your behalf at the completion of your cycle. Your Medicare rebate will be deposited into your nominated bank account, this may take up to 7 business days. Please ensure you have registered your bank details with Medicare.

If you are not Medicare eligible for treatment, additional fees will apply for any dispensed medications and pathology tests.

### Extended Medicare Safety Net

Medicare keep track of your out-of-pocket expenses over a calendar year and then pay you an additional benefit when you meet the annual threshold.

On your cost estimate, you will find the Medicare Rebate amount as well as the Safety Net rebate amount. The Safety Net amount is only applicable if you have reached the Extended Medicare Safety Net threshold within the calendar year.

For more information, please visit [www.servicesaustralia.gov.au/medicare-safety-nets](http://www.servicesaustralia.gov.au/medicare-safety-nets) You need to register for the Extended Medicare Safety Net via [www.humanservices.gov.au](http://www.humanservices.gov.au) or at a Medicare office and should do this prior to starting any treatment.

### Other Medical Treatment while on an IVF Cycle

Once you have commenced treatment on an IVF cycle, Medicare assumes that any diagnostic testing or Dr visit (GP or Specialist) is part of your IVF treatment cycle.

To claim for these appointments through Medicare, we suggest you obtain a letter from your GP or Specialist unrelated to IVF and forward this to Medicare with your paid invoice so that you can claim a rebate on your non-IVF related services.

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\* A referral from a GP is valid for 12 months whilst one from a Specialist is only valid for 3 months.

## 8 Payment options

*Payment Options to suit the individual needs of families accessing fertility treatments.*

Our aim is to provide supportive pathways to help you navigate the finances for treatment. This may be through a staged approach, a finance provider or full up-front payment.

*\*\*\*Fees are payable for all cycles and costs are subject to change at any time. It is advisable to contact your QFG clinic before commencing a new cycle to verify the costs.*



*On the cost sheet attached, QFG provide an approximate guide to your out-of-pocket costs. This is an estimate only and all fees are subject to change.*

### **BPAY**

BPAY details will be on the Cost Estimate that you receive. There are no fees applicable to payments made via BPAY. Please email the receipt of the payment from your bank to your local QFG clinic.

### **Debit and Credit Card**

Payment by debit or credit card (Mastercard, VISA) can be done in clinic, or over the phone. There is a payment surcharge of 0.51% on debit, 0.83% on credit card and 1.2% on AMEX transactions.

### **ZIPMONEY**

Zip Money offers a fast option for you to get started with your fertility treatment now and work through the finances over time. With a 12 month interest-free period and flexible payment options, you can choose what works for you.

Apply through ZIP Money prior to your cycle start date to ensure funds are available at the beginning of your cycle.

[www.zip.co/apply](http://www.zip.co/apply)

Any enquiries regarding Zip Money should be made directly to Zip Money.

Phone: 02 8294 2345 or email [hello@care.zip.co](mailto:hello@care.zip.co)

### **Accessing Superannuation**

There are options should you wish to access your superannuation to support getting started with your treatment. You can find out more about this by visiting: [Access on compassionate grounds | Australian Taxation Office \(ato.gov.au\)](#).

### **Outstanding Accounts**

Any invoices which remain unpaid after 60 days will proceed through out debt collection process. These invoices will be sent to an outside debt collection agency. Whilst there are outstanding debts you will be unable to proceed to another treatment cycle. If you no longer require your eggs, embryos or sperm that are stored, please contact QFG.

## Support

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### BRISBANE LOCATIONS:

**Everton Park**  
(07) 3015 3193

**Watkins Medical Centre**  
(07) 3015 3195

**Wharf St**  
(07) 3015 3000

**Cairns**  
(07) 4034 0900

**Gold Coast**  
(07) 5564 8455

**Mackay**  
07 4977

**Sunshine Coast**  
(07) 5314 3500

**Toowoomba**  
(07) 4638 5243

**Townsville**  
(07) 4772 8900



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