# GUIDE TO IVF COSTS

Following your consultation with a Rainbow Fertility Specialist, you will be contacted by one of our patient services team to organise for an individualised information pack to be sent to you. All aspects of your individual fertility treatment plan will be included in the patient information pack including your consent forms, individualised quote and educational material to help you throughout your IVF journey.

The cost structure will vary depending on the level of treatment you and your partner (if applicable) require. As each treatment cycle is structured to suit individual needs, there are also many different combinations of billing options. In addition to the information below, our patient services team will provide you with a detailed individual financial estimate of expenses. If you have any questions regarding your treatment plan, cost of treatment or the information provided to you, please contact our friendly staff for further information.

## **Rainbow FEES**

The cost of an IVF cycle is billed using the following Medicare item numbers. Please be advised that you will be contacted for payment of Rainbow Fertility fees prior to the commencement of your cycle. Your personalised quote will outline the costs specific to your treatment plan and the below is intended as a guide only.

Please note that in order to be eligible for Medicare rebates your Specialist must be able to deem that you are medically infertile.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Medicare Item Number** | **Initial Payment** | **Medicare Rebate** | **Medicare Safety Net Rebate \*\*** | **Total out of Pocket** | **Payment Due** |
| Initial IVF Cycle  (13200) | $9900 | $3325 | $1997 | $4578 | Commencement of Cycle |
| ICSI Insemination  (13251) | $1070 | $391 | $129 | $550 | Commencement of Cycle |
| Embryo Freezing  (Includes 6 mths storage) | $690 | N/A | N/A | $690 | When confirmed |
| Donor Sperm | $1250 - $2000 | N/A | N/A | $1250 - $2000 | When reserved |

Current 1st January 2024

\*\*If you have private health insurance and are covered for Assisted Reproductive Treatment you may be partially covered for the cost associated with the egg collection (Item 13212). We recommend that you contact your Private health fund to confirm your level of cover.

The fees charged by Rainbow Fertility cover the following services within the IVF cycle:

* Comprehensive education on the treatment process
* Comprehensive financial quote and assistance with Medicare claims
* Blood tests (pathology) during your IVF treatment cycle
* Ultrasounds with your Rainbow Fertility Specialist during your IVF treatment cycle
* Standard laboratory scientific services including extended culture
* Semen preparation
* The intensive support of a specialised team of fertility coordinators and scientists

Additional support services such as supportive counselling with a Rainbow Fertility affiliated counsellor during your cycle are available upon request. Please speak to our friendly patient services team for more details.

**Medicare Online Claiming**

If you are eligible for Medicare and have registered with Medicare for online claiming, we can process your claim online for you on the day of your egg collection procedure. Please let us know if you wish for us to do so. A successful claim will usually result in the refund reaching your nominated bank account within 3-5 business days.

## **Additional Fees:**

There will be some additional costs associated with your IVF cycle. You will receive these accounts separately, in addition to your Rainbow Fertility accounts. These will involve the following:

**Fertility Medications**

Fertility medication for your treatment cycle is provided via a prescription from your specialist and dispensed through a pharmacy. Most fertility medications are listed on the Pharmaceutical Benefits Scheme (PBS). Patients are required to pay a PBS co-payment for each type of fertility medication listed on the prescription. The average cost per cycle has been estimated to be $160.

Medicare ineligible patients will need to pay for their medication privately according to the price schedule of the pharmacy that dispenses the medication to the patient. The PBS co-payment is not applicable to a Medicare ineligible cycle. Rainbow Fertility is unable to accurately quote these fees on behalf of the pharmacy. However, we estimate that medications may cost between $2500-$4000.

**Day Surgery/Hospital Fees**

The egg collection is performed in either a private hospital or procedure centre. The theatre and bed fees for egg collection are payable directly to the hospital or procedure centre on the day of the egg collection.

If you have Private Health cover and your egg collection occurs in a private hospital, you may be either partially or fully covered for these costs. We recommend that you contact your Private Health Fund and quote Item 13212 to confirm your level of cover.

If your egg pick-up and transfer occur within a City Health Day Hospital or Procedure Centre, your day surgery and accommodation cost maybe partially covered by your private health fund. Please confirm these costs with the Day Hospital/Procedure centre administration team prior to your admission date for an estimate of any excess or gap payments that may be required. However, if you have no health fund cover, the procedure cost for an EPU is $1310 - $1350 and $340 - $565 for an embryo transfer (clinic dependent). All hospital fees are payable upon admission.

**Anaesthetist’s Fees**

If your egg collection is performed under IV sedation or general anaesthesia, your anaesthetist will bill these fees directly to you. Your account may be eligible for a rebate from both Medicare and Private Health.

**Counselling**

All counselling, including required donor and legislative counselling, that is undertaken prior to commencing a cycle is to be paid for by the patient and is charged directly by the counsellor. Please contact your counsellor rooms for an estimate of their fees.

All supportive counselling relating to your treatment during your cycle with a Rainbow Fertility affiliated counsellor is included in your cycle fees and is therefore at no additional cost. For more information regarding in-cycle counselling please speak with one of our patient services team.

**Specialised Laboratory Fees**

In addition to the standard embryology services offered, your specialist may recommend other, related services that may help you achieve a successful pregnancy. Additional services include but are not limited to:

* Assisted hatching.
* Specialised embryo transfer media.
* Pre-implantation Genetic Testing (PGT).
* Sperm freeze.

**Cancelled Cycles**

If your IVF cycle is cancelled before your egg collection and you have been using FSH injections, you will receive a full refund of any payments already made towards your treatment cycle minus any payments paid to the Pharmacy. A claim will be submitted to Medicare at the bulk bill fee for any services that have been provided up until the point of cancellation or if you are not eligible for Medicare then an equivalent cancellation fee will be charged.

In the event that you proceed to egg collection and either no eggs are collected or the eggs fail to develop or fertilize the full fee for treatment is still charged even though treatment has not resulted in a transfer.

**Storage Fees**

After the initial 6-month storage period, storage fees will apply.  Storage fees are payable monthly via direct debit.  If you do not wish to continue with storage, please contact the clinic to obtain the relevant consent form.

**Donor Sperm Reservation**

If indicated, the donor sperm reservation fee is required to be paid upon invoice being received to confirm your reservation.  If payment is not received by the following day, your reservation will be cancelled and the donor returned to the donor pool for other recipients to use.

Due to the shortage of clinic recruited donor sperm the reservation period is limited to six (6) months. Once 6 months has elapsed your reservation can be re-reserved for another 6 months for a fee of $410 . If the sperm is not used within the 12-month period, the reservation will be cancelled and the returned to Addam donor pool. Once payment is made a refund of the reservation fee or unused donor sperm will not be offered. Sperm reserved for a subsequent pregnancy can be reserved for a maximum of 2.5 years, with re-reservation occurring every 6 months for a fee of $410 .