



INTERNATIONAL  
FERTILITY INSURANCE



For Life's Biggest Moments,  
**We've Got You Covered**

Insurance and Management Services Guide

## Surrogate Life Insurance and Related Coverages

### Surrogate Accidental Death Insurance

Surrogacy-friendly coverage of risk that Surrogate passes away from pregnancy complications or accident. Most Intended Parents select add-on options to reduce risks/responsibilities as laid out in their surrogacy contract. Cost \$280-\$1,450. Common cost \$675.

### Surrogate Accidental Death Insurance Add-ons

- **Intended Parent:** Recovery of financial loss if Surrogate passes due to pregnancy complications or accident. Cost \$125-\$485. Common cost \$250.
- **Stillbirth:** Recovery of financial loss if fetus is lost after 20 weeks. Cost \$625-\$1,875. Common cost \$1,250.
- **Loss of Reproductive Organs:** Pays benefit amount if Surrogate has a partial hysterectomy, loses an ovary, fallopian tube or uterus, and pays double benefit if she has a full hysterectomy. Cost ranges from \$170-\$500. Common cost is \$250.
- **COVID-19:** Adds COVID to list of covered death reasons. Cost \$65-\$195. Common cost \$65.



- **Permanent Disability:** Pays coverage amount to Surrogate if she suffers a permanent injury. Many Intended Parents choose this to cover the contractual period after the birth in the event they owe the Surrogate money related to injury. Cost \$100-\$500. Common cost \$200.

## IVF Cycle Complications Insurance and Local Monitoring Management Services

### IVF Complications Insurance

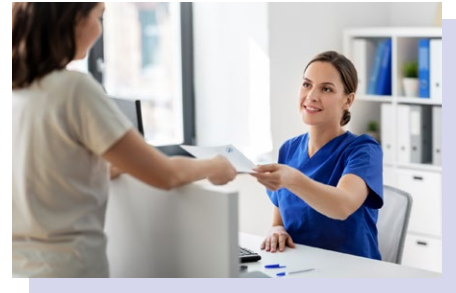
To cover Donor/Surrogate complications of IVF that lead to emergency room visit/hospitalization. Most personal insurance will not cover complications of fertility treatments when acting for another party.

- **Surrogate IVF Complications Insurance (also known as Egg Recipient Complications):** Common claims include allergic reaction to medication, ectopic pregnancy/rupture, abdominal pain, cramping, bleeding and more. Cost \$300 for \$250,000 in coverage. Higher limits and volume discounts available. Coverage commonly begins at the start of medication and ends upon confirmation of pregnancy or 4-month whichever is sooner.
- **Egg Donor Complications Insurance:** Common claims include ovarian hyperstimulation syndrome (OHSS), ovarian torsion, allergic reaction to medication, bleeding, cramping, nausea and more. Cost \$395. Higher limits and volume discounts available. Coverage commonly begins at the start of medication and ends after 4 months.
- **Loss of Reproductive Organs:** Pays amount if Donor/Surrogate has a partial hysterectomy or loses an ovary, fallopian tube or uterus, and double if she has a full hysterectomy. Strongly suggested for Donors. For surrogates, similar coverage available to order on Surrogate Accidental Death Policy (instead) to cover entire pregnancy. Cost \$170-\$500. Common cost is \$200.



**Local Monitoring Services** 

Finding local/outside monitoring clinics taking on new patients can be a cumbersome process. The monitoring process along with billing management can be even more time-consuming. IFI has an experienced local monitoring support team happy to take on this important need for our agency or clinic partners, or for Intended Parents, reducing stress and saving valuable time. Without support, Intended Parents could potentially have higher costs and more aggravation.



- **Level 1 (Unmanaged):** Provides a list of clinics available based on proven clinic experience in the requested market area, including service cost estimates. Cost \$300 per request.
- **Level 2 (Managed):** Includes additional support with IFI acting as a third-party liaison with clinics to assist with patient registration, billing management in relation to monitoring, and communication for location

changes, faxing orders and more. Cost \$600-\$1000. \$600 per request. \$1,000 unlimited cycles for Surrogate or Donor related to one pregnancy. Volume discounts available for both levels.

**Surrogate Maternity Insurance and Related Services** 

**Health Insurance Review** 

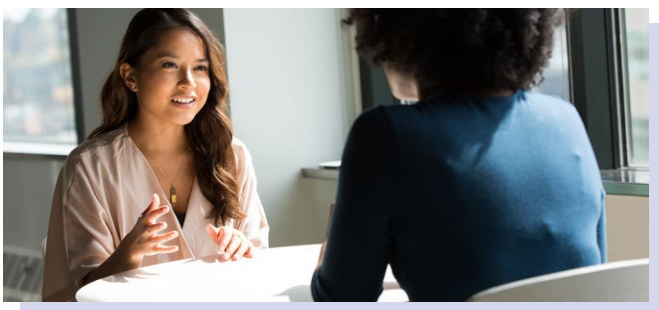
Review of Surrogate’s existing health insurance policy for surrogacy exclusions and liens (“lien” means attaching Surrogate’s compensation as additional deductible/cost requirement) related to surrogacy.

- **Health Insurance Review and optional Verification Call:** To determine if Surrogate’s plan excludes surrogacy maternity expenses and/or has a lien. Cost \$250-\$540. Common cost \$290.
- **Coordination of Benefits Insurance Review:** Option added to above service to review ability to use Surrogate’s plan in addition to another plan to avoid buying an ACA plan that cannot be utilized. Cost \$75 with health insurance review or \$100 standalone.

**ACA Search and Placement** 

IFI will research ACA (US health insurance) marketplace for surrogacy-friendly plans in Surrogate’s area and provide ACA plans that are expected to work with Surrogate’s providers.

- **ACA Search - Standard Service Level:** Support through ACA including researching a surrogacy-friendly plan, consultations, custom spreadsheet explaining costs, questions throughout the pregnancy and delivery and monitoring payments to help avoid lapsed/cancelled policy. Cost \$845.
- **ACA Search - Comprehensive Service Level:** All Standard Services plus professional, experienced support team managing billing throughout surrogacy pregnancy, delivery and post-partum with detailed reporting. Includes review of medical bills for accuracy to avoid excessive charges and double billing and ensures payments applied properly toward appropriate areas including deductibles, copays, co-insurance, and maximum out of pocket to aim to avoid excessive charges and reduce stress for Surrogate and Intended Parents. Cost \$2,645.
- **ACA Search – Basic Service Level:** Search for ACA Plans that are expected to cover surrogacy and enroll Surrogate. This level is available to agency partners only. Cost \$495.





### **Medical Billing Management** **(Sign up Form)**



Professional, experienced management of billing throughout the surrogate pregnancy, delivery and post-partum with detailed reporting. Includes review of medical bills for accuracy to avoid excessive charges and double billing and ensures payments applied properly toward appropriate areas including deductibles, copays, co-insurance, and maximum out of pocket to aim to avoid excessive charges and reduce stress for Surrogate and Intended Parents. Cost \$2,000. Volume discounts available.

### **Back-Up Maternity Insurance** **(also known as Secondary** **or Contingency Maternity)**

Contingency plan behind Employer or ACA Health Insurance used in the event of policy failure/change throughout pregnancy to avoid Intended Parents covering remainder of medical bills. Cost \$2,000 to purchase and \$26,000 to activate. Additional costs for twins, high-cost providers and atypical underwriting results.

### **IFI Surrogacy Maternity Plan**

IFI's proprietary cost-conscious, efficient approach to the Lloyd's of London Maternity Plan, launched by IFI in 2019, which covers a surrogate pregnancy and delivery with professional medical billing management included. This is an alternative to ACA and Employer coverage and is available year-round. Cost is commonly \$20,000 to \$27,500 for uncomplicated pregnancy and approximately \$31,800 for complicated pregnancy. Additional costs apply for twins, high-cost providers and atypical underwriting results.

## **Surrogate Disability Insurance**



Provides coverage for Surrogate lost wages, childcare and housekeeping when on physician-ordered bedrest due to pregnancy complication.

#### • **Surrogate Bedrest Disability Insurance**

Weekly benefit paid when Surrogate is on medically necessary physician-ordered bedrest. Helps cover net lost wages, childcare and housekeeping expenses due to pregnancy complications. Cost \$441 to \$3,307. Common cost is \$1,911.

#### • **Hospital Indemnity Insurance**

Daily benefit (and lump sum payment in certain states) paid when Surrogate is hospitalized with covered pregnancy complications. Unavailable to Surrogates from NY and FL (and NM is on temporary suspension as of 12/2023) and other states may have restrictions. Cost is approximately \$225 to \$475 (varies by age and location). Common cost is approximately \$325.

## **Newborn Insurance**



Newborn Insurance is there to cover expenses due to delivery complications for baby of Intended Parents who do not have existing insurance that covers newborn medical bills in the country of the expected delivery. This insurance is commonly intended to cover very large medical bills in relation to complications. Cost \$7,000 to \$9,250 + additional policy management fees. Common cost \$9,250. Deductibles and activation premiums apply.

### **Newborn Negotiation and Billing Management**



IFI service to reduce the "Well Baby Care" (healthy baby) bill, often saving Intended Parents thousands of dollars. If no newborn insurance plan was selected, or if costs exceed policy limits, IFI can also help negotiate NICU/Intensive Care bills. This is not an insurance policy. Instead, it is a cost containment service to reduce overall newborn expenses. Cost \$750 to \$2,750. Common cost is \$1,000.

#### **Disclaimer:**

This is a miniature version of a larger guide. Some products are subject to underwriting/meeting certain criteria and not all products are available in all states. Some policies singletons only. Taxes added to some products. Please see IFI for full details or a consultation. Subject to change.

#### **Resources**



[Full Insurance guide](#)



[When to Order guide](#)

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