

# IVF Shared Risk Programs Are

# FAILING ...

**IVF Shared Risk**

**attain ivf**  **IntegraMed**  
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# Mainstream Fertility Programs...



Shared Risk and similar Refund Programs, made their way onto the Fertility Market roughly 20 years ago. Most, are owned & managed by 3<sup>rd</sup> party companies (not the clinic).



# Mainstream Fertility Programs...



In spite of a changing world, and the diverse needs of today's patients – these programs have remained the same.

As a result, their one-time benefit and appeal, *is long lost...*



# ***PATIENTS & Shared Risk...***



***At first glance...*** Shared Risk sounds like a smart choice for PATIENTS...



- Buy one treatment package, and get multiple A.R.T. cycles (pregnancy attempts), *AND* – if you don't get pregnant, receive a refund.

# *The Hidden Truth - Shared Risk*



However, a façade built of restrictions & limitations, on top a mound of *fine print...*

Hides their true face

– one that *typically* offers a dismal reality for patients, and the reason these programs are ***FAILING.***



# *Hidden Truth of Shared Risk*



What is the truth that lurks beneath most Shared Risk and similar Refund Programs?

*Let's Take a look...*



# Hidden Truth of Shared Risk



## LIMITATIONS & RESTRICTIONS:

- Only offers IVF or Donor Egg treatment (“A.R.T.”).
- A “*Company*” determines patient eligibility – not a clinic physician.
- Overly strict age & medical criteria exclude most patients from qualifying to participate.



# *Hidden Truth of Shared Risk*



## **FINE PRINT:**

- All packages require the purchase of **multiple** treatment cycles, that must be paid in full & in advance of services.
- Package fees typically cost between **~2.5 to 3.5X's** that of a single IVF cycle.





# Hidden Truth of Shared Risk



## FINE PRINT:

- Package fees *exclude* the cost of many required extra procedures or supplies, like: pre-cycle testing, fertility drugs, and Micro-techniques (ICSI, AZH, etc.).
- These “extras” can add \$6,000 to \$10,000 (or more) to the cost of each cycle!



# Hidden Truth of Shared Risk



## FINE PRINT:

- When it comes to *FINE PRINT*, the biggest disappointment is usually the “Refund Policy” itself....



# Hidden Truth of Shared Risk



## REFUND POLICY:

- Patients who complete all included cycles and do NOT get pregnant, only receive a *portion* refunded (typically)...
- Pre-testing, fertility meds, and other services, are NOT eligible for the refund.



# *Hidden Truth of Shared Risk*



## **REFUND POLICY :**

- Patients who DO get pregnant, forfeit ALL unused cycles & services, along with the extra money \$\$\$ they paid.
- Getting pregnant with the 1<sup>st</sup> or 2<sup>nd</sup> cycle means OVERPAYING for treatment, with some paying ~\$30K (or more) for a *SINGLE* IVF cycle...



# *Shared Risk ~ Win or Lose?*



In the end.... what does the fine print,  
and program limitations mean??



# *Shared Risk ~ Win or Lose?*



*It means....*

**Patients lose....**



*Because....*

# Patients lose...



Companies “hand pick” patients, and only permit those with the best chance of getting pregnant to participate.

- Then, they require patients who *don't* need multiple treatment cycles, to pay for them.

While the **Company** keeps the extra money...



# Patients lose...



Patients who do *NOT* get pregnant, only receive a % of money returned (in most programs).

- Patients *lose* thousands of \$\$\$ spent for fertility medications, and “extra” services the “Company” required they purchase with their package.





# Patients lose...



Many, Shared Risk Programs require patients to purchase their fertility meds from a “Company” owned pharmacy.

Patients are overcharged for the drugs, *and* miss out on manufacturer and other discount programs geared to save from 10% to 75% off on these costs.



# What's the "Objective"?



The **objective** of Shared Risk Programs is to make their Owners – lots of money.

Patient *overpayments* along with other fees, generate huge profits for them each year.



# *What's My Alternative?*



- **Contact your insurance company (or) H.R. department, and request information on your current plan benefits, to determine if you have coverage for any of the following:**
    - **Fertility Testing – HSG, Hysteroscopy, S.A., etc.**
    - **Fertility Treatment – IUI, IVF, Donor IVF, PGS**
    - **Fertility Medications – Gonal-F, Menopur, Follistim**
- \*Ask to receive documentation in writing.*

# *What's My Alternative?*



**Choose the *right*... Fertility Center & REI physician to work with.**

If the clinic *does* offer Shared Risk, make sure they *ALSO* offer an alternative. The goal is to only pay for the procedures you receive – nothing more.

Weigh out each treatment option given, and make the most of your dollars!

# Selecting a Fertility Clinic



## FINANCIAL considerations:

- Allows payment for actual procedures received – not a bundled package of “*use or lose it*”
- Offers Cash Pay and/or Military Discounts
- Offers *Multiple* (more than 2) Finance Options
- Provides assistance/guidance to receive medication discounts.

# Selecting a Fertility Clinic



## CLINICAL considerations:

- CAP & CLIA certified – laboratory
- Trained & Qualified Embryologist (on-site)
- Offers ALL treatments – IUI, INVOCeCell™, Co-INVO, IVF, Donor Egg & Embryo, Egg Freezing, PGS, Gestational Surrogacy, etc.
- Well established clinic with proven results & willing to share that information!



We hope the information contained has been helpful in explaining the downside of Shared Risk Programs. If you have questions, please visit our website or contact our office at:

*Web: [www.TheNewHopeCenter.com](http://www.TheNewHopeCenter.com)*  
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