

# Cost Effectiveness in IVF

## The cost behind a Baby that is so "priceless"



Being infertile can be an expensive affair, and to make the matters worse, it does not have an insurance cover. Investigations, medications and procedures cost considerable money, and since there is no definite endpoint, arranging finances for this treatment can be very difficult.

### Treatment cost includes

- Investigations and various procedures
- Medications and doctor's consultation
- Travelling, lodging & boarding for out-of-station patients
- Loss of working hours



The apparent cost of this treatment may be a deterrent for many couples opting for infertility workup. Do not let the cost deter you from enjoying parenthood; keep in mind the following pocket-friendly options before making a decision.

### ▶ Doctor Shopping

Do not be taken by glossy advertisements and overhyped success stories. You may need to shop around a little to get a realistic estimate of how much is the cost of procedures at various centres and compare them. Do not hesitate to ask if there are any hidden expenses which are not shown in the brochure, because ultimately it is your hard-earned money and you are not supposed to waste it. Charges vary widely - and don't automatically assume that the more expensive a clinic, the better it is.

### ▶ Choosing the procedure

You need to consider the cost-effectiveness of each treatment option. While it is true that an IVF cycle is four times as expensive as an IUI cycle, the chance of a pregnancy is also four times as great. A common mistake patients who are not very well off often make is that they repeat the treatment of IUI repeatedly, because they feel that they cannot afford IVF. However, if you calculate the total amount, you often end up spending even more. You need to have a plan of action, and to stick to it, rather than to keep on trying the same treatment over and over again, just because it is less expensive.

Ironically, infertile patients who are rich are subject to the risk of overtreatment. Just because they can afford it, doctors advise them to go in for an IVF cycle, while simpler treatments such as IUI could also have helped them to get pregnant.

While undergoing IVF treatment, the decision about the number of embryo to be transferred may best be considered on a case-by-case basis. Our experience at Akanksha IVF centre suggests that transferring two embryos will have a higher likelihood of being successful and cost-effective, although in selected patients even we prefer a single embryo transfer.

### ▶ Medications

The cost of infertility medication (mainly gonadotropin injections) can contribute up to half of the cost of one cycle. While cost is a big issue, the quality cannot be compromised at this step because it is directly related to pregnancy results. A number of pharma companies are in the market, but I personally like to stick to the standard ones which are giving me consistent results. At Akanksha IVF centre, we arrange these medications for our patients at reasonable cost.

Mild stimulation protocol are another cost-effective options where we give smaller doses of gonadotropins and aim for less number of oocytes. We usually prefer this approach in older patients where we are anyways going to get less eggs, or in patients who are at risk of hyperstimulation. For normal responders, Standard Dosage schedule appears to be more cost-effective.

### ▶ Getting reimbursement

Although, IVF procedure per se is not covered by Medclaim Insurance companies, your expenses can be

partly reimbursed if you plan the things properly. It is important to get a breakdown of the expenses for all procedures - preferably in writing. You may also get medical insurance coverage for some of your treatments such as laparoscopy/Hysteroscopy. Some Government Departments also pay for all your medications if you have taken prior permission from them.

### Money Back plans or packages- Real economics behind it!!

No infertility clinic would agree to a money back plan that would add to their loss and obstruct their profit out of the medical business. This is a basic reality. The advertisement of such plans usually gives the impression that in case of a failed IVF, the entire money would be refunded. Generally, when a couple participates in such a plan, they are required to pay an excess of what is actually required for the treatment cycle. The age of the woman acts as the principle determinant. The amount of money refunded and the age of the woman is inversely proportional to each other. The older the woman, lesser the money refunded. But whatever the case, the couple can be quite sure of the fact that they will never get 100% refund.

For a young woman who chooses to undergo the IVF procedure under such plans, the cost calculation is rather complex and unrewarding. If the young woman succeeds to get pregnant through IVF in the very first cycle, they might end up paying an excess of 50% if the process yields positive results. This is actually in comparison to what if they did not opt for the money back option at the first place. At Akanksha IVF Centre we do not have any such Money back Policy as we have transparent fee structure.

### APPROXIMATE IVF COST FOR PROCEDURES, TESTS AND TREATMENTS AT AKANKSHA IVF CENTRE

Hysteroscopy: Rs 11,000, Hystero-Laprosopy: Rs. 16,000

IUI -Rs 7000-8000 plus Medications

IVF-Medications: Rs.50,000-70,000 depending on patient's response

-Procedure, Lab Media and Disposables charges: Rs. 50,000-60,000

Blastocyst culture and ICSI are charged extra, if done in selected patients