



OREGON REPRODUCTIVE MEDICINE

*Oregon Reproductive Medicine/Reproductive Medicine Laboratory*

## **Our Promise**

*An IVF refund plan at  
Oregon Reproductive Medicine*

### ***Control the costs of IVF and maximize your chance of having your dream come true***

We understand that finances are a major concern for many who want to move forward with in vitro fertilization (IVF). Most health insurance companies still unfortunately fail to cover IVF. The costs do add up and because the outcome can't be guaranteed it is impossible to know exactly what the financial investment will be in the end. Oregon Reproductive Medicine does boast some of the highest pregnancy success rates in the country. Even so, some patients do require multiple IVF cycles. And that can put a strain on patients' bank accounts.

We know your goal is to have a baby *while* controlling costs. So we have developed a plan to help address your concerns as you make a decision to do IVF. **Our Promise** is an IVF refund plan available to patients who do not have insurance coverage for IVF and want to control costs. The program includes up to 3 fresh IVF procedures and 3 frozen embryo transfers (if there are frozen embryos available) at one set price. **Our Promise** refunds up to 100 percent of the money you spend on the plan if you don't have a baby within two years.

Interested patients should discuss **Our Promise** with their physician as a first step after their pre-cycle testing.\* Your doctor will have a good idea if you will qualify for the plan. There are specific criteria to enroll. Be sure and ask about the pros and cons of this plan during this conversation. It's important that you understand both before you make a decision to proceed with enrollment.

\* A visit to our practice in Portland, Oregon, or a meeting with an ORM physician at an alternate location, is required prior to applying for this plan.

**Our Promise** is unique compared to many other IVF refund plans.

- There are no additional charges for patients over 35 years old.
- Blastocyst-stage embryos are transferred rather than Day 3 embryos. Blastocysts are better able to implant in the uterus than younger embryos. This science is not available at many programs.
- Oregon Reproductive Medicine has some of the highest pregnancy success rates in the nation. (*See for yourself at [www.sart.org](http://www.sart.org)*)
- Our refund plan is operated and managed in-house, assuring patients won't have to deal with impersonal and distant third party program brokers. Participants in our IVF refund plan will enjoy the same caring and personalized care that Oregon Reproductive Medicine has become well-known for.

We obviously cannot promise you a baby. But we can offer you a way to substantially increase your chances of realizing your dream while knowing more precisely what your costs will be. And we can commit to be by your side during the entire process with a commitment to provide you outstanding care and emotional support. You assuredly have **Our Promise**.

**For more information: [www.OregonReproductiveMedicine.com/Our\\_Promise](http://www.OregonReproductiveMedicine.com/Our_Promise)**

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***Who qualifies?***

Enrollment requests for **Our Promise** are reviewed by our review committee. Each patient is individually considered though there are basic criteria required to gain the committee's approval. They include:

- Enrollment in the plan for conventional IVF must occur before a patient's 37<sup>th</sup> birthday and cycles completed before the patient's 38<sup>th</sup> birthday. Donor Egg IVF recipients must complete the program before their 52<sup>nd</sup> birthday.
- A patient's own eggs or a prior approved ORM donor's eggs must be utilized in IVF.
- FSH and Estrogen levels within acceptable range and tested at ORM.
- Evaluation of Fallopian Tubes and Uterine Cavity showing normal condition.
- Height/Weight proportional.
- Medical History that does not include previous IVF (except for patients who are moving forward with donor egg IVF), 2 consecutive pregnancy losses or prior failed donor egg IVF.
- Acceptable ejaculated sperm is available.
- General good health.

***Other important requirements:***

- No prior participation in **Our Promise**.
- Use of a Gestational Carrier is not permitted in this plan.
- All medical services must be provided by Oregon Reproductive Medicine. Outside services must be pre-approved and must be paid by the patient.
- Initial pregnancy testing and first trimester ultrasounds must be provided by Oregon Reproductive Medicine. Outside services must be prior-approved by your ORM physician.

*NOTE: The cost of these two items are not included in this plan.*

- Compliance with all medication instructions is mandatory.
- Number of fresh and thawed embryos transferred will not exceed two fresh blastocysts or three frozen blastocysts.
- No use of insurance coverage or payment.
- All consents and agreements must be executed in advance of participating in this plan.
- Other requirements typical of IVF candidates.

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**Advantages/Disadvantages**

Unfortunately sometimes IVF does not end in success. Whether patients are fully insured or have no insurance coverage, the disappointment is the same if this is the outcome. But participants in **Our Promise** may have options that others do not as they move forward: additional IVF cycles at no additional cost.

If you succeed at your first or second cycle of conventional IVF you will be paying a higher cost in the **Our Promise** plan than if you had not chosen to enroll. Cost saving in this plan occurs upon a third cycle for conventional IVF patients. Keep in mind that the cost of screening and your medications are not included in this plan fee. Any cost savings will be for IVF services only. Donor Egg IVF utilizing **Our Promise** can potentially result in substantial cost savings, but patients are encouraged to have a comprehensive discussion with one of our financial counselors about all the associated costs of donor egg IVF that are not included in this plan.

In exchange for an initial higher fee, participants in this plan can continue on to additional cycles at no additional cost or can opt out between cycles and receive a refund at any time.

Conventional IVF	70 %	of the plan fee is refundable
Donor Egg IVF	100 %	of the plan fee is refundable

Like any “insurance policy” this plan results in some paying more than they would have normally and others paying substantially less than they would have. In general, patients who qualify for the plan are otherwise good candidates for successful IVF and may not have had to purchase this type of plan.

*Advantages*

- You will be undergoing IVF treatment at one of the country’s most eminent infertility centers with top pregnancy success rates. (See pregnancy success rate data at [www.sart.org](http://www.sart.org))
- Embryos at Oregon Reproductive Medicine are transferred at the Day 5 (blastocyst stage), making implantation more likely than with a Day 3 embryo. This science is not available at all centers.
- Total costs are known up front. 3 fresh IVF procedures and 3 frozen embryo transfers, if there are embryos available, at one set price.
- Ability to recoup 70% to 100% of the program fee if live birth not achieved.
- Minimizes financial risk. Retain financial resources for other family growing options

*Disadvantages*

- Patients who succeed during the first or second cycle will pay more than had they elected to pay fee-for-service.

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*Plan Fees*

**Our Promise – Conventional IVF**

**\$15,068**

Includes:

- All in-cycle medical services

Not included (fee for service):

- New patient visit/consult
- Pre-cycle testing and evaluation of female and male patients
- Medications
- Anesthesia
- Pregnancy testing
- OB services
- Sperm acquisition testing and preparation
- Intracytoplasmic Sperm Injection (ICSI)
- Cryopreservation beyond Year 1 (first year is included)
- Assisted Embryo Hatching
- Any additional services required due to complications

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***Plan Fees***

**Our Promise – Donor Egg IVF**

**\$17,163\***

Includes:

- All Donor In-cycle medical services
- All Recipient In-cycle medical services

Not included (fee for service):

- New patient visit/consult
- Pre-cycle testing and evaluation of female and male patients
- Medications
- Pregnancy testing
- OB services
- Sperm acquisition, testing and preparation
- Intracytoplasmic Sperm Injection (ICSI)
- Cryopreservation beyond Year 1 (first year is included)
- Assisted Embryo Hatching
- Donor services at Oregon Reproductive Medicine (see below)
- Any additional services required due to complications

Donor-related expenses not included (fee for service)\*:

- Medications
- Donor pre-treatment screening
- Donor matching
- Donor compensation
- Donor insurance
- Donor psychological screening
- Donor legal
- Donor escrow fees
- Donor anesthesia
- Donor travel, lodging, meals and associated expenses (for out of area donors)

*\* Estimated cost of acquiring an egg donor at Oregon Reproductive Medicine is estimated to cost an additional \$15,000 to \$20,000. These fees are non-refundable. Please speak to a Financial Counselor about the details.*

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***The process***

- Consultation with your Oregon Reproductive Medicine physician.
- Undergo pre-cycle testing at Oregon Reproductive Medicine and review results with your physician.
- Discuss your interest in **Our Promise** with your physician.
- Complete the enrollment form with your physician. Speak to one of our financial counselors to get your questions answered.
- Approval/Disapproval

*If disapproved:*

Your physician will speak to you about your options and will answer your questions. A Financial Counselor is available to discuss your other financing options.

*If approved:*

Discuss with our Financial Counselor the financial terms of the plan, get all of your questions answered and complete contract.

- Patient makes payment and escrow account is established. IVF cycle starts will not occur (no cycle calendar) until the patient has paid for the Our Promise program up-front and all previous charges are paid off (zero balance).
- Treatment is started.

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*Cancellation and Refunds*

We believe your chances of becoming pregnant and having a baby while participating in **Our Promise** are excellent. Given the extraordinary pregnancy success rates at Oregon Reproductive Medicine and the fact that you qualified for **Our Promise**, you are not likely to need a refund. But IVF is not a fail proof treatment. Because of that our plan allows for a refund if you do not deliver a baby within two years of starting the program. In addition, a refund is available if you decide to opt out of the plan at any time between cycles.

Conventional IVF	70 %	of the plan fee is refundable
Donor Egg IVF *	100 %	of the plan fee is refundable

In that event, a refund request form must be completed by the patient. Prior to the refund a phone consultation or meeting will be required between the patient and your physician. Your physician may require you to speak to the Director of Embryology and/or the Financial Counselor before authorizing the refund.

A refund request form filled out by the patient must be reviewed by the **Our Promise** Refund Committee. The review should take no longer than 15 business days to complete.

The physicians at Oregon Reproductive Medicine reserve the right to cancel your enrollment in **Our Promise** between cycles at any time. Please carefully review the terms and conditions of the Refund Plan Agreement before enrolling in the plan.

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