

## Exclusive Financial Options at Shady Grove Fertility

For patients without insurance benefits, Shady Grove Fertility offers many exclusive financial programs, even a treatment guarantee, all designed to make treatment as affordable and accessible as possible.

### SHARED RISK 100% REFUND PROGRAM FOR IVF OR DONOR EGG

Our most popular program, the Shared Risk 100% Refund Program is an innovative program for couples who need IVF or donor egg but lack insurance benefits. With this program, the patient pays one flat fee for up to six IVF cycles (excluding medication), including cryopreservation and storage of embryos from those six cycles, and unlimited frozen embryo transfers (FETs).

Should a patient not take home a baby as a result of those six cycles (and transfers of cryopreserved embryos), Shady Grove Fertility will refund 100% of the fee.\*

\*Some exclusions apply

→ **82%**  
of Shared Risk 100% Refund Program participants take home a baby.

#### SHARED HELP DISCOUNT

Patients whose combined annual income is \$95,000 or less may be eligible for this discount program. Roughly 87% of applicants are approved for this program.

#### MILITARY DISCOUNT

Active and reservist military receive a 25% discount on all self-pay rates.

#### FINANCING

Our exclusive partner, Fertility Finance, offers an easy loan process and competitive rates for financing fertility treatment.

#### MULTI-CYCLE DISCOUNT

Patients receive at least a 40% discount by paying one flat fee that includes all cycle monitoring, up to two fresh IVF cycles, subsequent frozen embryo transfers, cryopreservation and the first year of embryo storage.

#### SHARED DONOR EGG

By sharing the eggs from a single donor with one or two other recipients, patients can save up to 50% on donor egg treatment.

#### DISCOUNTED MEDICATION

Shady Grove Fertility participates in programs that provide medication discounts.

#### GRANTS

Non-profit organizations such as the Cade Foundation and Pay It Forward Fertility Foundation provide resources and grants to assist couples with the costs of infertility treatment or domestic adoption.

#### CLINICAL TRIALS

Our physicians participate in research studies that may provide discounted access to new treatments before they are widely available.

### WHICH FINANCIAL OPTIONS WORK WITH EACH TREATMENT TYPE?

Treatment Type	Insurance Coverage	Shared Help Discount	Military Discount	Financing	Multi-Cycle Discount Program	Shared Risk 100% Refund	Shared Donor Egg	Discounted Medication Program	Grants	Clinical Trials
Unstimulated Cycle	Usually	●	●	●				●	●	as available
Ovulation Induction	Usually	●	●	●				●	●	as available
Super Ovulation and Intrauterine Insemination (IUI)	Often	●	●	●				●	●	as available
In Vitro Fertilization (IVF)	Sometimes	●	●	●	●	●		●	●	as available
Donor Egg	Rarely	●	●	●		●	●	●	●	as available

## Shady Grove Fertility Insurance Participation

Insurance participation is often a leading factor in where a patient may choose to pursue treatment. Shady Grove Fertility accepts most major insurances and of patients with insurance, 90% have coverage for their initial consult and 70% have some coverage for testing and treatment.

- Aventist Healthnet
- Aetna - *designated an Aetna Institute of Excellence™*
- Amerihealth HMO
- Anthem
- Anthem Healthkeepers
- BC/BS Georgia
- Beechstreet
- Capital BC/BS
- Carefirst BC/BS of Maryland
- Carefirst Bluechoice HMO
- Choicecare Network/Humana
- Conifer Health/InforMed
- Cigna
- Coventry Healthcare National Network (Formerly First Health)
- Health America
- Health Partners
- Highmark BC/BS
- Horizon BC/BS of NJ
- Humana (excludes HMO)
- Independence BCBS
- InterGroup
- Johns Hopkins EHP - *New*
- Kaiser
- Keystone Healthplan
- Medstar Health - *New*
- Meritain Health
- MultiPlan Network
- One Health
- OneNet PPO
- Optum Healthcare
- Piedmont Healthcare
- Progyny
- Tricare/Humana Military
- United Healthcare
- United Medical Resources
- United Resource Network
- Veterans Choice PCCC



**1.888.348.5599**  
*Refer Your Patients with Confidence*  
**SHADY GROVE FERTILITY**

