Cost of IVF - The Real (and Hidden) Costs You Need to Know

by Iva Keene MRMed. ND. - Wednesday, April 20, 2011


These days, it is not uncommon for a couple to experience difficulty in getting pregnant, which has led to advanced technologies —namely IVF. Short for “in vitro fertilization,” IVF is a procedure for fertilizing an egg with sperm outside of woman’s body. Once fertilized, the egg is then placed into the woman’s uterus. Before resolving to such method, however, it is important for couples to consider the cost of IVF as well as any possible risks.

Cost of IVF Per Cycle

Each time IVF is attempted, it is referred to as a “cycle.” The need for multiple IVF cycle treatments can add up in cost very quickly. The average cost per cycle starts around $12,000 and can go as high as $15,000. If a couple has to go through two or more cycles to get pregnant, such an expense can become a financial burden.

Additional Costs

Think the cost of IVF is limited to just the cycle alone? Think again. IVF involves the skills of a reproductive endocrinologist, whose role is to work with couples in order to identify the cause of their fertility issues and help them find the best solution to increase their chances of getting pregnant. Having one-on-one assistance of this kind comes at a price, which varies from clinic to clinic as well as from state to state. Consultation fees can start around $300 and higher.

There is also the additional cost of IVF in having to deal with fertility drugs. The use of these drugs is necessary because it helps to increase the odds of a woman ovulating, enough to produce a viable egg for fertilization. The actual cost varies upon which drug is actually used in the process. The fertility drug Clomiphene typically costs $50 per cycle, while another commonly used drug, known as Bromocriptine, costs anywhere from $75 to $112 per cycle. The more expensive fertility drugs are known as Gonadotropins, which range from $2,000 to $5,000.

Again, the expenses mentioned above are all in addition to the cost of IVF per cycle.

Insurance

Many couples believe that insurance will foot the cost of IVF but it is important to know that this is not always the case. Some policies may choose to not cover any type of IVF because of the high cost involved, while others may only provide coverage for certain areas, such as doctor’s visits or treatments. So even if a couple has a policy that covers one or two IVF-related expenses, they’ll still have to come out of pocket to pay for the IVF cycle, fertility drugs and/or consultations with the reproductive endocrinologist, which still adds up to a couple of thousand dollars.
Success Rates & Risks

While the specific success rate for a single IVF cycle is determined by a few different factors, the general success rate per cycle is between 30-35% for women under 35 years of age. The older the woman, the lower the rate (15-25% for women ages 38-40 and 6-10% for women over 40). As far as how many cycles it takes to be successful, such information varies from couple to couple but most tend to agree that anywhere from 3-4 is average. Some endure 5+ cycles with no success.

IVF does come with a risk of side effects. Ovarian Hyper Stimulation Syndrome is a condition that occurs in female IVF patients and involves painful swelling of the ovaries, abdominal pain, vomiting/nausea and shortness of breath. With egg retrieval, there is the risk of damage or infection to the blood vessels, bowel or bladder, which may require surgery afterwards. When it comes to the baby, the most common risk with IVF is premature delivery.

Costs in the US and Abroad

IVF is a procedure that is actively practiced worldwide. The average cost of IVF per cycle in the US is between $12,000 and $15,000. In the UK, couples can expect to spend anywhere from $3,500 to $7,500 (with $15,000 being the highest), while those in Australia typically pay around $7,000 per cycle.

Sources:

- http://infertility.about.com/od/infertilitytreatments/a/fertility_drugs.htm
- http://answers.yahoo.com/question/index?qid=20080218122944AAX6cSh
- http://www.wdxcyber.com/fertility_drugs_costs.html
- http://www.blogher.com/how-many-ivf-cycles-are-enough
- http://www.americanpregnancy.org/infertility/ivf.html
- http://www.ivfcost.net/