



INTERNATIONAL
FERTILITY INSURANCE



For Life's Biggest Moments,
We've Got You Covered

Insurance and Management Services
for Surrogacy & Egg Donation

WHO WE ARE

Surrogacy Insurance Experts

Our team of surrogacy insurance experts and case management professionals provide unsurpassed support and education to intended parents seeking peace of mind as they grow their families.

Our partners choose to work with IFI because we provide compassionate and professional service throughout your surrogacy and egg donation journey.

- IFI has experience supporting intended parents worldwide.
- We evaluate more than 100 insurance companies to find the best options to meet the needs of intended parents.
- Ask around — we're known to be the market leader in responsiveness, education, and innovation.



WHAT WE DO

We Empower Intended Parents

A successful surrogacy journey involves collaborating with our partners in finding the best insurance solutions for intended parents and gestational carriers undergoing surrogacy and egg donation.

We offer 8 types of insurance and management services to cover surrogacy and egg donation journeys

- Surrogate Life Insurance + Add-on Coverages (Loss of Reproductive Organs, Intended Parent Coverage, Permanent Disability, Miscarriage/Stillbirth/Infant Loss)
- Surrogate Disability Insurance
- IVF Complications Insurance
- Local Monitoring Services
- Surrogate Maternity Insurance
- Newborn Insurance
- Medical Billing Management
- Business Insurance

Let's Get Started

Contact Us

Email: info@goifi.com
Phone: 949-446-6956



Meet IFI

[Watch this video with Jason Smith, President.](#)

WHY IFI

It's All About Trust

We have both the expertise and experience to build trustworthy relationships with our intended parents and network of reliable partners. We like to think the numbers speak for themselves:

3,000

- IFI helps more than 3,000 intended parents navigate their journeys to parenthood every year.

17

- Our expertise includes staff members with as many as 17 years of experience in the surrogacy and insurance fields.

300+

- IFI works with 300+ professional partners, including surrogacy agencies, attorneys, and fertility clinics.

Kind Words

International Fertility Insurance strives to be the market leader in serving our valued Intended Parents, Agencies, Attorneys, and Fertility Clinics. Here is a sample of kind words shared about the experience of working with IFI.

"I just wanted to give you a quick note and let you know that your team is awesome! They are all so responsive and always willing to help with anything I ask. I very much appreciate all of you!"

- K.B., Agency Office Manager

"Insurance is the most intimidating part of an independent surrogacy journey. IFI helped me to feel confident navigating our options and choose the coverage that best met our needs. IFI helped us navigate several hurdles and was quick to answer our questions and help us make informed choices. When our timeline suddenly moved up, IFI jumped into action to help us feel confident we could proceed. My sincere thanks to the IFI team."

- V, Intended Parent

"I can honestly say I have nothing but such incredible things to say about IFI. Jason and his team are extremely knowledgeable on all things insurance and provide the most incredible customer service. Their responsiveness and attention to detail makes it such a wonderful experience to work with them. I would recommend IFI to anyone who is navigating through the crazy world of surrogacy insurance!"

- C.B., Agency Infertility Consultant

"I have been using (another company) for (insurance) reviews for quite some time, and we recently made the switch to IFI for everything and I just wanted to give you guys a shout out that your process is so much easier! It's a 10/10 — I wish I had made this switch earlier."

- L, Case Manager

"I'm so happy to hear from you already this morning. #1 reason we love IFI is the fantastic communication from your whole team, every time."

- C, Agency Owner

"Thanks! You're so fast. I love the communication and all the details you provide. Stellar service."

- B.F., Intended Parent



Surrogate Life Insurance and Related Coverages

Short Term Surrogate Accidental Death


Short term – 4-month or 6-month -- potential covered risks include death related to transport to or from screening appointments, hysteroscopy, or other screening related medical procedures. After screening is complete, intended parents or agency will typically follow with an 18-month or 24-month Surrogate Accidental Death. Cost \$100-440. Common cost \$230.



Surrogate Accidental Death Insurance

Surrogacy-friendly coverage of risk that Surrogate passes away from pregnancy complications or accident. Most Intended Parents select add-on options to reduce risks/responsibilities as laid out in their surrogacy contract. Cost \$280-\$1,450. Common cost \$675.

Surrogate Accidental Death Insurance Add-ons

- **Intended Parent:** Recovery of financial loss if Surrogate passes due to pregnancy complications or accident. Cost \$125-\$485. Common cost \$250.
- **Miscarriage:** Recovery of financial loss if there is a miscarriage weeks 13-20. Cost \$420-\$2,520. Common cost \$1,680.
- **Permanent Disability:** Pays coverage for a permanent injury. Many Intended Parents choose this to cover the contractual period after the birth in the event they owe the Surrogate money related to injury. Cost \$100-\$500. Common cost \$200.
- **Loss of Reproductive Organs:** Pays benefit amount if Surrogate has a partial hysterectomy, loses an ovary, fallopian tube or uterus, and pays double benefit if she has a full hysterectomy. Cost ranges from \$170-\$500. Common cost \$250.
- **Stillbirth Infant Loss:** Recovery of financial loss if fetus is lost after 21 weeks through 48 hours after birth. Cost \$695-\$2,080. Common cost \$1,385.
- **Miscarriage, Stillbirth Infant Loss Combination Option:** Cost \$1,150-\$3,450. Common cost \$2,300. 

Surrogate Disability Insurance

Provides coverage for Surrogate lost wages, childcare and housekeeping when on physician-ordered bedrest due to pregnancy complication.

- **Surrogate Bedrest Disability Insurance:** Weekly benefit paid when Surrogate is on medical necessary physician-ordered bedrest. Helps cover net lost wages, childcare and housekeeping expenses due to pregnancy complications. Cost \$640- \$4,410. Common cost \$1,910.
- **Hospital Indemnity:** Financial support when surrogate is hospitalized with covered complications. Cost \$280- \$470 (varies by age, not available in all states).



IVF Cycle Complications Insurance and Local Monitoring Management Services



IVF Complications Insurance

To cover Donor/Surrogate complications of IVF that lead to emergency room visit/ hospitalization. Most personal insurance will not cover complications of fertility treatments when acting for another party.



• **Surrogate IVF Complications Insurance (also known as Egg Recipient Complications):**

Common claims include allergic reaction to medication, ectopic pregnancy/rupture, abdominal pain, cramping, bleeding and more. Cost \$310 for \$250,000 in coverage. Higher limits and volume discounts available. Coverage commonly begins at the start of medication and ends upon confirmation of pregnancy or 4-month whichever is sooner.

• **Egg Donor Complications Insurance:**

Common claims include ovarian hyperstimulation syndrome (OHSS), ovarian torsion, allergic reaction to medication, bleeding, cramping, nausea and more. Cost \$405. Higher limits and volume discounts available. Coverage commonly begins at the start of medication and ends after 4 months.

• **Loss of Reproductive Organs:**

Pays amount if Donor/Surrogate has a partial hysterectomy or loses an ovary, fallopian tube or uterus, and double if she has a full hysterectomy. Strongly suggested for Donors. For surrogates, similar coverage available to order on Surrogate Accidental Death Policy (instead) to cover entire pregnancy. Cost \$170-\$500. Common cost is \$200.

Local Monitoring Services



Finding local/outside monitoring clinics taking on new patients can be cumbersome process. The monitoring process along with billing management can be even more time-consuming. IFI has partnered with an experienced local monitoring support team happy to take on this important need for our agency or clinic partners, or for Intended Parents, reducing stress and saving valuable time. Without support, Intended Parents could potentially have higher costs and more aggravation.



\$850 per journey or \$1,100 screening + IVF Cycle: Concierge style coordination

- Appointments
- Monitoring
- Test Results
- Payment

Network Discounts: Network of:

- 5,400 lab testing centers
- 28,000 OBGYNs
- 4,600 Hospitals
- 1,300 Reproductive Endocrinologists
- 200 IVF Centers

- Dedicated Team
- Hands-on Management
- 24/7 Portal
- 24-Hour Pharmacy Support
- Phone and Text Access



Surrogate Maternity Insurance and Related Services

Health Insurance Review

Review of Surrogate's existing health insurance policy for surrogacy exclusions and liens ("lien" means attaching Surrogate's compensation as additional deductible/cost requirement) related to surrogacy.

• **Health Insurance Review:**

To determine if Surrogate's plan excludes surrogacy maternity expenses and/or has a lien. Cost \$325-\$575.

• **Coordination of Benefits Insurance Review:**

Option added to above service to review ability to use Surrogate's plan in addition to another plan to avoid buying an ACA plan that cannot be utilized. Cost \$75 with health insurance review or \$100 standalone.



Maternity Cost Estimate

The IFI Maternity Cost Estimate is designed to give you financial clarity by providing a personalized breakdown of estimated charges for your Surrogate's selected OB/GYN and delivery hospital. This includes routine prenatal visits and delivery costs, helping you better understand and prepare for the estimated expenses. This service gives you the transparency you need to make informed decisions about your maternity care, making it the first step towards the IFI Maternity Plan. Cost \$300.



IFI Surrogacy Maternity Plan

IFI's proprietary cost-conscious, efficient approach to the Lloyd's of London Maternity Plan, launched by IFI in 2019, which covers a surrogate pregnancy and delivery with professional medical billing management included. This is an alternative to ACA and Employer coverage and is available year-round. Cost is commonly \$20,000 to \$27,500 for uncomplicated pregnancy and approximately \$40,000 for complicated pregnancy. Additional costs apply for twins, high-cost providers and atypical underwriting results.

Back-Up Maternity Insurance (also known as Secondary or Contingency Maternity)

Contingency plan behind Employer or ACA Health Insurance used in the event of policy failure/change throughout pregnancy to avoid Intended Parents covering remainder of medical bills. Cost \$2,000 to purchase and approximately \$35,500 overall costs. Additional costs for twins, high-cost providers and atypical underwriting results.

Medical Billing Management:

Professional, experienced management of billing throughout the surrogate pregnancy, delivery and post-partum with detailed reporting. Includes review of medical bills for accuracy to avoid excessive charges and double billing and ensures payments applied properly toward appropriate areas including deductibles, copays, co-insurance, and maximum out of pocket to aim to avoid excessive charges and reduce stress for Surrogate and Intended Parents. Cost \$2,100. Volume discounts available.



ACA Search and Placement Plan Year 2026



IFI will research ACA (Affordable Care Act US health insurance) state marketplace plans available in your Surrogate's area, specifically focusing on identifying surrogacy-friendly options. Once identified, IFI will provide recommended an ACA plan that aligns with your surrogate's anticipated care needs to cover routine prenatal care, labor and delivery care, and postpartum medical care. By proactively selecting a compatible ACA plan, we help ensure a smoother experience for all parties.

- **ACA Search – Standard Service Level:** Support through ACA including researching a surrogacy-friendly plan, consultations, custom spreadsheet explaining costs, questions throughout the pregnancy and delivery and monitoring payments to help avoid lapsed/cancelled policy. Cost \$975.
- **ACA Search – Comprehensive Service Level:** All Standard Services plus professional, experienced support team managing billing throughout surrogacy pregnancy, delivery and post-partum with detailed reporting. Includes review of medical bills for accuracy to avoid excessive charges and double billing and ensures payments applied properly toward appropriate areas including deductibles, copays, co-insurance, and maximum out of pocket to aim to avoid excessive charges and reduce stress for Surrogate and Intended Parents. Cost \$2,925.
- **ACA Search – Basic Service Level:** Search for ACA Plans that are expected to cover surrogacy and enroll Surrogate. This level is available to agency partners only. Cost \$595.

Newborn Insurance



Newborn Insurance is there to cover expenses due to delivery complications for baby of Intended Parents who do not have existing insurance that covers newborn medical bills in the country of the expected delivery. We offer multiple options, including one exclusive IFI option. This insurance is commonly intended to cover very large medical bills in relation to complications. Cost \$11,000 to \$15,462 + additional policy management fees. Common costs vary by insurer selected. Deductibles and activation premiums apply.

Newborn Negotiation and Billing Management



IFI service to reduce the "Well Baby Care" (healthy baby) bill, often saving Intended Parents thousands of dollars. If no newborn insurance plan was selected, or if costs exceed policy limits, IFI can also help negotiate NICU/Intensive Care bills. This is not an insurance policy. Instead, it is a cost containment service to reduce overall newborn expenses. Cost \$750 to \$2,750. Common cost is \$1,000.



[When to Order Guide](#)

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