

ACA Plans for Agency Matches



INTERNATIONAL
FERTILITY INSURANCE



International Fertility Insurance

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International Fertility Insurance provides insurance and management services to perform for the entire contracted surrogacy relationship, treating every client in a professional and caring manner.

We have experience supporting roughly 2,500 Intended Parents each year around the world and 275+ Surrogacy Agencies, Attorneys and Fertility Clinics across the United States, Canada, Mexico, South America, Europe/UK, Israel, Asia, Australia, New Zealand and South Africa. We evaluate over 100 insurance companies to find the options to meet your needs.

We are known to be the market leader in responsiveness, education, innovation and always approach clients with low-pressure.



Kind Words about International Fertility Insurance

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.

Thank you! That was **WAY more thorough and informative than I could have hoped for!** What a pleasure it's been working with you.
– J.R., Case Manager

Thank you so much for this clear explanation. **We appreciate your dependably quick response time.**
– T.B., Agency Surrogate Case Manager

You guys are **the best I have ever met and experienced.** You do this a thousand times faster than me. Thank you so much for your help.
– C.W., Agency Owner

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

Thank you! You are the best!!! So glad I have the privilege to work with you! You're the best and you're **always so easy to work with!** Thank you.
– S.K., Agency Insurance Specialist

Thanks! **You're so fast. I love the communication and all the details you provide. Stellar service.**
– B. F., Intended Parent

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

Thanks for doing all the webinars... **incredibly helpful to us!** We think you guys are great!
– L.L. Surrogacy Attorney

Comprehensive Surrogacy and Egg Donation Insurance and Services



Life Insurance Surrogate Accidental Death Insurance	<ul style="list-style-type: none"> • Surrogate Accidental Death Policy – No underwriting, no interview, no exam. Optional Add-on coverages <ul style="list-style-type: none"> - Intended Parent - Recovery of Financial Loss - Loss of Reproductive Organs - Permanent Total Disability - Stillbirth - Recovery of Financial Loss 		<ul style="list-style-type: none"> • Term Life Insurance – Not recommended, except where contractually needed as process is far more challenging. 	
Surrogate Disability Insurance	<ul style="list-style-type: none"> • Hospital Indemnity • Surrogate Bed Rest Disability 		<ul style="list-style-type: none"> • Disability Insurance Reviews 	
Egg Donor / Surrogate/Recipient IVF Complications Insurance Local Monitoring Management Services	<ul style="list-style-type: none"> • 4-month, 1 Cycle • 18-month, Multiple Cycles 	<ul style="list-style-type: none"> • Optional coverages available for: <ul style="list-style-type: none"> - Loss of Reproductive Organs 'LRO' - Accidental Paralysis 	Local Monitoring Management <ul style="list-style-type: none"> • Provider Experience and Service Pricing List • Coordination and Billing Management 	<ul style="list-style-type: none"> • Travel Insurance for International Donors or Surrogates
Surrogate Maternity Insurance Health Insurance Policy Reviews Financial Case Management	<ul style="list-style-type: none"> • Health Insurance Policy Reviews • Coordination of Benefits Review 	<ul style="list-style-type: none"> • "IFI Surrogacy Maternity Plan" (Backed by Lloyds of London) • Bridge The Gap 	<ul style="list-style-type: none"> • Back-Up Maternity Plan (Previously known as Secondary or Contingency Maternity Insurance) 	<ul style="list-style-type: none"> • ACA Search and Policy Placement • ACA Payment Monitoring and Continued Support • ACA Maternity Medical Billing Management
Maternity & IVF Management	<ul style="list-style-type: none"> • Local Monitoring Management / Support 		<ul style="list-style-type: none"> • Medical Billing Management 	
Newborn Insurance and IFI Newborn Billing Management (International and Domestic)	<ul style="list-style-type: none"> • Coverage for medical expenses including newborn intensive care unit (NICU) and potentially well-baby care. IFI Newborn Billing Management may be added. 		<ul style="list-style-type: none"> • Travel Insurance for International Intended Parents 	
Business Insurance Needs (For Agencies, Attorneys, Clinics)	<ul style="list-style-type: none"> • Professional Liability • General Liability 	<ul style="list-style-type: none"> • Cyber Insurance 	<ul style="list-style-type: none"> • Directors & Offices Insurance 	<ul style="list-style-type: none"> • Employee and Executive Benefits
Insurance Resources	<ul style="list-style-type: none"> • Educational Video Library, Insurance Guides and Ordering Forms Library easily accessible as resources for Intended Parents, Agencies, Attorneys and Clinics 			



**Important
Information**

Important Policy Underwriting Information



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Hold Harmless

We have done extensive research on these plans and put many in place each year. Even so, we advise Intended Parents to ask questions in pursuit of making their own informed decisions.

Contracts will generally be between Surrogate, Intended Parent(s) or their agencies or otherwise responsible parties and the insurance company, not with International Fertility Insurance (“IFI”). International Fertility Insurance (“IFI”) is to be held harmless.

We encourage Intended Parents to choose carefully and read the policy documents. We are more than happy to help have any questions answered. We will run through any scenarios on your request. It is especially important to be careful before cancelling any policies.

Policies and use thereof can change between video and slide deck updates. The policy language is the final determinant of coverage. Please be sure to ask questions until you are fully confident!

We are here to help!

The Following is a Basic Overview

Please ask for more detail or policy specimens for full clarity.

Terms and pricing subject to change.

Coverage by State and Pricing Basics

Costs listed in the slides that follow generally refer to:

- Surrogates ages 21-40 that meet “preferred criteria”
- Donors ages 18-40, domestic US cases, no complications in previous cycle
- Higher rates exist for Surrogates or Donors outside this range/criteria or without adequate screening.

Coverage May Not be Available in All States

Write info@goifi.com if involved parties reside in CO, IN, LA, MD, MI, NE, NY, SD, & WA.

Hospital Indemnity Policy Only:

Surrogate may not reside in FL or NY. For NJ, please inquire about process.

Please ask for a helpful guide to ordering.

Special ordering processes may need to be applied.

Please contact IFI for additional information, detailed/complete explanations of the applicable coverage terms and conditions.

Preferred Criteria

Lloyds Maternity, Bedrest, Stillbirth and Newborn policies

In order to qualify for preferred pricing and potentially to qualify for the plans, candidate medical profile and maternity history cannot contain any of the following:

(coverage may still be available at higher terms for those with these factors)

- Surrogates younger than 21 or older than 40 (unless otherwise agreed)
- More than 3 previous C-sections or more than 5 pregnancies
- Prior history of diabetes or gestational diabetes **requiring hospitalization**
- Prior history of hypertension or pregnancy induced hypertension **requiring hospitalization**
- Prior history of pre-eclampsia
- Documented blood pressure reading within the 30 days prior to the effective date that was higher than 135/85
- Prior delivery earlier than 6 months prior to conception
- Prior history of pre-term labor (labor before 37th week of singleton pregnancy, 36th week of twin pregnancy)
- Prior obstetrical complications that risk recurrence during a future pregnancy and present as an adverse finding significant for a healthy pregnancy outcome
- BMI (body mass index) less than 18.5 or greater than 32.0
- History of physician ordered bedrest (bedrest policy) (situational bedrest may be considered)
- History of stillbirth (stillbirth policy) (and Surrogate needs to be 40 and under)

Lloyd's Exclusions

What is excluded from Lloyd's surrogacy insurance plans?

Like most surrogacy insurance policies, these plans do not include:

- Charges incurred by the surrogate for treatment of any medical condition other than for medically necessary medical expenses directly related to pregnancy
- Pre-Existing Conditions
- Genetic Testing and or Counseling
- Chiropractic Care
- Any gestation greater than twins; for example, triplets (singleton only for newborn coverage)
- Any expenses which exceed policy definition of reasonable and customary

For a complete explanation of the applicable coverage terms and conditions, please refer to the Lloyd's of London policy certificate wording(s) on file with International Fertility Insurance 'IFI'; Terms and Conditions are subject to change, please contact 'IFI' for information.



ACA Plans **(Affordable Care Act)** **for Agency Matches**



**November through January for
January 1 or February 1
start date***
**varies by state*

ACA + Back Up Maternity Insurance Option

- **When Surrogate's insurance won't cover surrogacy AND timing is right (Open Enrollment Period or Special Enrollment Period)**
 - **IFI ACA Policy Search and Placement Service**
 - IFI will search for an ACA (Affordable Care Act) health insurance plan (also known as Obamacare or US Health Insurance), seeking one that covers surrogacy
 - Insurance plans range from ~\$400 - ~\$600 per month (sometimes as high as ~\$1,200)
 - Intended Parents will likely need to cover a period of after the delivery
 - Additionally, Intended Parent share of medical bills range from ~\$3,000 to as much as \$9,200 ("Maximum Out of Pocket" or "Max OOP")
 - Important note: These plans run until December 31st
 - Sometimes they may be renewed with new rates, sometimes they change (exclusions or liens added) or are eliminated
 - January 1 –Intended Parent share of medical bills starts over with new maximum out of pocket
 - **Lloyd's of London Back Up Maternity Plan (also known as Secondary or Contingency Plan)**
 - Back-up to an ACA Plan in case the plan changes at renewal or coverage is lost or denied (generally \$2,000 to secure, + \$26,000 to use/activate)
 - Every year, there are a handful of Intended Parents who chose not to buy a back-up plan, health insurance failed, and they needed to pay bills out of pocket. These bills can range from ~\$50,000 to ~\$200,000.

2025 Service Levels – Agency Clients

Service Item	Comprehensive Package \$2,745 ----- <i>Most Complete Service Level</i>	Standard Package \$945 ----- <i>Suggested Minimum Service Level; Requires Access to Separate Medical Billing</i>
Open Enrollment Consultation & Support Review plan options, confirm providers in-network, clarify coverage, etc.	Includes unlimited consultations during open enrollment	Includes up to 3 consultations during open enrollment
Complete Application and Premium Payment Meet with the surrogate to complete the enrollment application and assist her with making the 1st month's premium payment.	✓	✓
Policy Documents and IFI Health Review Provide the policy document, summary of benefits document, and our review of the ACA plan noting the relevant language.	✓	✓
Access to Intended Parent Content Informational materials are available on ACA plans, all other plans & services, as well as invitations to all parent-focused webinars	✓	✓
Monthly Premium Payment Verification / Monitoring Confirmation each month, for the term on the policy, that the premium has been paid. Notification to the parents and agency on any issues.	✓	✓
Continued Support Ongoing support for coverage, network, and billing questions. <i>Note: Does not include support for medical billing issues</i>	✓	✓
Policy Cancellation	✓	✓
Maternity Medical Billing Management – includes: Management of the billing process throughout the surrogacy Review of medical bills for accuracy Ensure payments and adjustments are applied properly Provide agency or intended parents with estimates Manage escrow funds and payments to providers Mitigate issues through steady communication with providers Detailed Reporting	✓	Not included

Basic Package (\$575): Limited to one consultation during open enrollment and pregnancy. Does not include payment monitoring, Medical Billing Management, continued support, or policy cancellations.

ACA Open Enrollment 2025



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Policy Start Date	Which States	Last Date to Submit a NEW SEARCH Request	Enrollment Deadline
January 1st	Any state not listed below	11/27	12/15
	CA, NV, NJ, RI	12/9	12/31
Policy Start Date	Which States	Last Date to Submit a NEW SEARCH Request	Enrollment Deadline
February 1st	Any state not listed below (except ID)	12/23	1/15
	PA	12/23	1/19
	MA	12/27	1/23
	CA, RI	1/10	1/31
Policy Start Date	Which States	Last Date to Submit a NEW SEARCH Request	Enrollment Deadline
March 1st	DC	1/10	1/31
	NY	1/31	2/15

Important Notes

- * Quotes will be worked in order of the Enrollment Deadline (*earliest deadlines worked first*)
- * Idaho OE runs 10/15 - 12/15 for Jan 1st start. There is NO February start date.

Enrollment Dates Overview

ACA Open Enrollment 2025 – Process Flow



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Request Submitted

Agency completes and **submits the ACA Request Form**
Submitter receives **email acknowledgement**
IFI is notified, and our system is updated
Case is **added to the Agency Status Sheet**

Research & Presentation of Results

Case is assigned internally, and **research begins**
Research is **completed**
Results go through **internal audit for accuracy**
Once completed, **results are sent to agency**
Consultation on results scheduled, if needed

Enrollment & Premium Payment

Plan selection is made via the results document
Enrollment appointment request is sent to surrogate
Appointment is **scheduled**
Enrollment & premium payment completed
Agency & Surrogate receive **completion email**

Standard Service Level

1. Agency, Surrogate, (and IPs if necessary) receive a Payment monitoring **'Welcome' email** introducing the service and next steps.
2. Same entities receive **detailed instructions on how the payment monitoring service will operate in their particular case with instructions on action items** (if necessary).
3. Payment monitoring **process begins, and alerts go out if necessary.**
4. **Ongoing Support is available through a dedicated email account.**

If ordering

Comprehensive Level

1. **Same process as above** from the ACA Team regarding payment monitoring.
2. An **additional email will go out from our Medical Billing Team** outlining that program and next steps.
3. At **Confirmation of Pregnancy**, the **Billing Management process begins**

2025 IFI ACA Workflow

Note: These are estimated times and may vary depending on the volume and complexity of cases received.



Results estimated to be sent

For Cases in the 'Logged' stage

'Logged' status = we have received your request but have not yet assigned it to an agent.

Requests will be assigned in order of:

1. January 1 start dates
 - a. Idaho - since it has no Feb start date option
 - b. States with a 12/15 enrollment deadline
 - c. States with a 12/31 enrollment deadline
2. February 1 start dates
 - a. States with a 1/15 enrollment deadline
 - b. States with a 1/31 enrollment deadline

Results Example



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Maternity Cost-Sharing Examples



Betty B - Test Agency

	Bronze HSA 24/01-10	Silver 24/01-07	Gold 24/01-12	Platinum 24/01-08
	Bronze	Silver	Gold	Platinum

Monthly Premium	\$805.15
Medical Services Deductible	
Out of Pocket Max	
Deductibles	
Copayments	
Coinsurance	
Limits or exclusions	
Total	

Example Total
Uncomplicated Maternity

Example Total
Complicated Maternity

- These plans are not:
- The plan may not cover fertility services.
 - The plan could be subject to review.
 - Your surrogate must be a U.S. resident.

For these and other



What are ACA Plans and What do they Cover?

- The ACA plans quoted for Betty B.
- IFI has reviewed the plans.
- The plans do not meet the requirements.
- The plans quoted for Betty B.
- Premium estimates.

All ACA plans provide

- Emergency services
- Hospitalization
- Out-patient services
- Maternity and newborn care
- Mental health, behavioral health, and substance use disorder services
- Prescription Drugs
- Rehabilitative and habilitative services
- Laboratory services
- Pediatric services, including preventive, wellness, and

Services must be considered

For benefits to be covered, on

- You must be eligible for benefits.
- Premium must be paid for the plan.
- The service or supply must be covered by the plan.
- The service cannot be considered experimental, investigational, or unproven.



Optional Back-up Maternity Plan

(backed by Lloyd's of London)

What is it?

- Back-up insurance in case an ACA plan is not available.
- \$500,000 of coverage, with a \$2,500 deductible.

What does it cover?

- Costs of an uncomplicated pregnancy.

What does it cost?

Generally, \$2,000 for the policy premium + the policyholder's share of the costs. Costs are higher for twins.

Potential reasons ACA insurance is not available

- Change in surrogate
- Loss or change of ACA plan
- Change in plan restrictions
- Vetted In-Network Provider
- Vetted In-Network Provider
- Vetted In-Network Provider
- Insurance company
- Review of insurance company

For more information on this



Description of Insurance Networks and some Common Terms

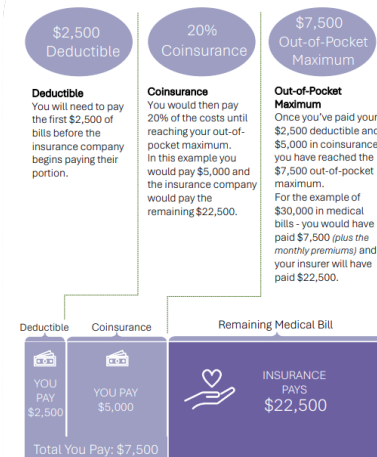
Term	Definition	Types of Health Insurance Networks
Balance Billing	When providers bill you for the difference between their charge and what your plan pays.	Point of Service (POS)
Coinsurance	The percentage of costs you pay after you've met your deductible.	Point of Service (POS)
Co-payment	A fixed dollar amount you pay for a covered service.	Point of Service (POS)
Covered Services	Services that your plan covers.	Point of Service (POS)
Deductible	The amount you pay for covered services before your plan begins to pay.	Point of Service (POS)
Exclusion	Services that your plan does not cover.	Point of Service (POS)
Formulary	A list of prescription drugs that your plan covers.	Point of Service (POS)
Limits	The maximum amount your plan will pay for a covered service.	Point of Service (POS)
Out of Network	Services provided by a provider who is not in your plan's network.	Point of Service (POS)
Out of Pocket Max	The maximum amount you pay for covered services in a year.	Point of Service (POS)
Premium	The amount you pay for your health insurance plan.	Point of Service (POS)

Health Plan Metal-Tier Categories

Health plan categories are based on how you and your plan split the costs of your health care. They have nothing to do with quality of care.

Example of Cost Sharing of Medical Bills between the Policyholder and Insurance Company

Let's assume your surrogate has accumulated \$30,000 in medical bills. Her plan has a \$2,500 deductible, 20% coinsurance, and a \$7,500 out-of-pocket max:



Health Insurance plans all involve various forms of cost-sharing. The monthly premiums are **not** a part of the cost-sharing figures.

Definitions

Copayment
Copayments are specific dollar amounts (\$20, for example) that you may need to pay for prescription drugs or certain kinds of office visits. Copayments typically do not count toward the maximum of-out-pocket limits.

Deductible
The deductible is a specific dollar amount (\$2,500 in this example) that you must first contribute toward the cost of covered medical services before the health insurance company begins to pay.

Coinsurance
Coinsurance is a form of cost-sharing that often comes into play after you've met your deductible. Coinsurance is usually expressed as a percentage of the total covered amount. If your coinsurance is 20%, that means the insurer covers the remaining 80%.

Out-of-Pocket Maximum
This is the most you could be called upon to pay out-of-pocket towards covered medical expenses during your coverage term. After you've contributed \$7,500 (in this example) the insurer will pick up the rest of the bill for covered services. This does not include premium payments.





The Importance of Payment Monitoring and Continued Support (IFI Standard Service Level)



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Standard Service - The Importance of Payment Monitoring

...they told her the policy had been cancelled ...never requested cancellation, she only uses the app to make the premium payment. Can you please assist with seeing what's going on and how to get the policy reinstated?

... the payment never went through on the app. It looks like they cut me off and I've been trying to pay it. Is there Any way to fix this?...

... Just got a call from ... She says that the policy has been cancelled, per this letter ...

... and they mailed the notice about the underpayment to her old address, so she apparently didn't receive it. Her policy lapsed at the end of ...

... received an email that her insurance got canceled without any previous notice. Is there anything we can do about this?..

... she is not sure what happened, but it is now taken care of and paid.

... Apparently, she didn't make payments consistently and now we can't get the policy re-activated...

...Unfortunately, there was a payment issue that resulted in the policy being canceled...She is about to start her legal process, and she is not covered at this moment...



Standard Service - The Importance of Ongoing Support

- Clarification on **how ACA plans work**
- Help **finding providers when no preferred providers at time of search** request
- Working through **HMOs with no suitable provider in network**
- **Vacation Network Checks**
- **Specialist visit network checks**
- Doctor **Retiring**
- Doctor/Hospital **Leaves Network**
- Doctor that **appears to be in network is not**
- Doctor is **not taking new patients**
- Doctor is **not taking surrogates**
- Doctor is **not taking “subsidized” plans**
- **Coverage** questions
- Assistance **cancelling plan**

Standard Service - The Importance of Ongoing Support



New Payment Monitoring Status Tracker

[illegible]



The Importance of Medical Billing Management (IFI Comprehensive Service Level)



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Comprehensive Service - The Importance of Medical Billing Management

What is it?

- Our experience shows **approximately 80% of all medical bills contain errors**. These errors cost Intended Parents money (**excessive charges, double billing, overpayment**). Delayed bill payments can also result in surrogates ending up in **collections**.
- IFI is pleased to provide **professional, experienced management of billing throughout the surrogate pregnancy, delivery and post-partum with detailed reporting**.

What does it include?

Surrogate's maternity medical billing account management including:

- Review of medical bills for accuracy to **avoid excessive charges and double billing**
- Ensure payments and adjustments are **applied properly toward appropriate areas of the insurance contract** (deductibles, co-pays, co-insurance, maximum out of pocket)
- OBGYN global fee pre-payments
- Specialist/Maternal Fetal Medicine
- Hospital facility charges
- Labs, ultrasounds and diagnostic testing
- **Bills related to complications of pregnancy**
- Provide agency or intended parents working without an agency with estimates
- **Manage escrow funds and payments to providers**
- **Mitigate issues through steady communication with providers**

Medical Billing Management
Important Support Service to
Manage the Billing Process When Surrogate's
Employer-Based Plan, ACA Plan, or is Included in
IFI Surrogacy Maternity Plan



Comprehensive Service - The Importance of Medical Billing Management

When do I order it? When does it start/end?

- Typically paired with ACA, or at medical clearance if pairing with employer plan. Starts at confirmation of pregnancy (ultrasound confirmation of heartbeat), ends upon zero balance with all providers (this involves reaching out to all providers, and surrogate to confirm zero balances).

What else should I know?

- Cost is \$2,000. Volume discounts may apply to agencies outsourcing all cases.

What is commonly ordered?

- ACA + Medical Billing Management ("Comprehensive" service level) or Employer Plan + Medical Billing Management.

*Subject to change. Variations may apply based on provider requirements.

Medical Billing Management
Important Support Service to
Manage the Billing Process When Surrogate's
Employer-Based Plan, ACA Plan, or is Included in
IFI Surrogacy Maternity Plan



Comprehensive Service - The Importance of Medical Billing Management

Thank you for all your support through both journeys...I have heard horror stories from other surrogates about getting bills paid and going to collections and such, but I have never had to worry about anything working with you. You are truly amazing, and again I can't thank you enough.

“My hospital...they never listened. Thankfully, I was able to hand over...these issues to my IFI medical billing coordinator to handle the back and forth. As my final bill arrived much to my surprise, (my billing specialist) had already reviewed and paid it on my behalf. I am so thankful to her for endlessly calling month after month to deal with my hospital billing chaos. I will be insisting on returning to this same group for my sibling journey.”

"You're the best! Thanks for being so tenacious about it! "

“I'm glad you are back to help during this journey! You were my life saver!!”

“I will miss you, but if I ever lose my mind enough to do surrogacy again, I will tell the agency that a firm, non-negotiable condition is that you are my bill person because you are amazing. You are an absolute joy, and I will genuinely miss you.”

“Thank you...I want to thank you again for all of the blood, sweat and tears you have put into helping us.”

“Thank you for everything! It's been great working with you! Hopefully, we'll get you again for next journey!”

“How bittersweet our billing journey is coming to an end haha! I'll miss you 🥳”

“I have no outstanding bills on my end, so I think we are good to close! Thank you for everything you have done for me during this journey, I will truly be forever grateful.”

Medical Billing Management

Important Support Service to
Manage the Billing Process When Surrogate's
Employer-Based Plan, ACA Plan, or is Included in
IFI Surrogacy Maternity Plan

Testimonials From Surrogates



Comprehensive Service - The Importance of Medical Billing Management

“Good news! The case agreement is in place and has been **signed by the hospital and plan. I want to thank you again for your assistance staying persistent in seeing this through - it relieves some stress before the big day when we start a new chapter of our lives.”**

“Thanks so much for dealing with my craziness through all these frustrations. Hopefully, the rest of the journey won’t have as many bumps. I appreciate your continued knowledge and support.”

“THANK YOU and the entire team for taking one major stress off our plates during this process.”

“These are *great* questions. I'm going to ask them! We really really appreciate this!”

“Thanks for answering my question regarding Medical Billing Support. That was exactly the information we were looking for. :)”

“We already cannot begin to tell you how grateful we are for your help in navigating this with the hospital and working to get some answers and clarity.”

Medical Billing Management
Important Support Service to
Manage the Billing Process When Surrogate’s
Employer-Based Plan, ACA Plan, or is Included in
IFI Surrogacy Maternity Plan

Testimonials From Intended Parents



Comprehensive Service - The Importance of Medical Billing Management

Issue:

Surrogate **notified of out of network provider after services were rendered**. The **provider knew after the first visit that they were out of network but continued seeing her**. The provider submitted **several appeals and had the account on hold** for over 6 months. This has resulted in the account being put on hold multiple times with no resolve.

Resolution:

After trying for months to resolve this issue with the billing department with no success, **we submitted a formal complaint against the billing department**. After countless calls and escalation emails, the **balance of \$4,797 was written off**.

Medical Billing Management
Important Support Service to
Manage the Billing Process When Surrogate's
Employer-Based Plan, ACA Plan, or is Included in
IFI Surrogacy Maternity Plan

Stories of Success



Issue:

Provider did not disclose that self-pay flat rate delivery package wouldn't apply if surrogate had insurance (even though it doesn't cover surrogacy). We ask at cost estimate if discounts apply when surrogate cannot use their policy. There was no issue reported, we moved forward with the providers. Preparing for the delivery costs, we again explained surrogate is self-pay due to insurance having exclusion. **The self-pay agreement was signed and arranged in advance of delivery. ~2 weeks after this, we received a call indicating contract was void as "she has coverage" and is not truly uninsured.**

Resolution:

Re-explained she technically does not have coverage since insurance excludes surrogacy, making her uncovered/uninsured for this service. We advocated this was not disclosed at the cost estimate as well as previous calls and requested exception be made due to **miscommunication** and how close this was to delivery. We also advised the hospital, if they truly do not allow the self-pay package to be used in these instances of exclusions, **we would take note and not allow future surrogacy cases at this provider.** The conversations **professionally escalated to upper management**, and we continued to advocate for the situation.

Over 2 weeks, we continued to communicate. **It was negotiated they would extend the self-pay package.** The **total billed was to be \$15,997** for delivery but with our due diligence and understanding of insurance language, **we were able to secure the entire delivery cost for \$5,000, saving over \$10,000** just on delivery costs.

This created a relationship with this hospital for future cases. They will extend the self-pay rate, even when insured! A major win!

Medical Billing Management

**Important Support Service to
Manage the Billing Process When Surrogate's
Employer-Based Plan, ACA Plan, or is Included in
IFI Surrogacy Maternity Plan**

Stories of Success



Issue:

The surrogate was **cost screened for a singleton vaginal delivery**. The surrogate **ended up delivering twins via cesarean delivery**. The escrow funds held for a **singleton vaginal delivery were \$18,400**. Total bills owed for a **twin cesarean delivery were \$29,610.72**. This would have cost an additional **\$11,210.72**.

Resolution:

We spoke with the provider's billing department to obtain the maximum discount possible. The conversations were **professionally escalated to upper management**. We **negotiated the total amount due with only an additional \$1,956.20 requested** in escrow funds.

Medical Billing Management

Important Support Service to
Manage the Billing Process When Surrogate's
Employer-Based Plan, ACA Plan, or is Included in
IFI Surrogacy Maternity Plan

Stories of Success





The Importance of Back-Up Maternity Plan (Secondary / Contingent)



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The Importance of the Back-up Maternity Insurance



Carriers are Planning to Leave Certain Markets in 2025

Ascension	IN	No Longer offering plans On or Off Exchange
	KS	
	TN	
	TX	
University of Utah	UT	Plans possibly not surrogacy friendly (discussion)
Valley Health Plans	CA	Leaving 2 Counties

In 2023 4 “Surrogacy Friendly” Carriers Exited Markets

In 2024 4 “Surrogacy Friendly” Carriers Exited Markets

These will be (and have been) on each results quote we send

Optional Back-up Maternity Plan (backed by Lloyd's of London)

This contingency plan sits behind a surrogate's ACA health insurance (or her employer plan) in case the surrogate loses that plan or if the plan itself fails to cover.

What is it?

- Back-up insurance in case an ACA (or employer) plan changes mid pregnancy
- \$500,000 of coverage, with ability to upgrade.

What does it cover?

- Costs of an uncomplicated or complicated surrogate pregnancy and delivery after primary insurance fails to cover and no other options fit.

What does it cost?

Generally, \$2,000 to buy the option to use. If the policy is needed, then total cost of about \$26,000 to activate it (the remainder of the premium + the deductible). Activation is rarely needed, but when it is, it would commonly be for very large claims. Costs higher for twins, high-cost providers, and surrogates who do not fit the preferred underwriting criteria.

Please watch the 5-minute video below and review the information in the slide deck link.

[Video - Lloyds Backup Maternity](#)

[Slides - Lloyds Backup Maternity](#)

BACKUP MATERNITY PLAN:

There can never be a guarantee of success:

- Surrogates can move to a location where there are no plans available to cover a surrogate maternity
- The same or similar plan may not be available at renewal
- The plan can change at renewal and no longer cover a surrogate maternity
- The insurance company could stop offering plans in her area

For these reasons, we suggest putting a backup or contingency plan in place in case the primary plan fails to pay.

Secondary Maternity video and presentation links:

[Video - Lloyds Secondary Maternity](#)

[Slides - Lloyds Secondary Maternity](#)

The Basics of Back-Up Maternity Insurance (Contingency or Secondary Maternity)

What is it?

- Back-up insurance in case ACA or employer plan changes mid pregnancy and new plan is not surrogacy friendly or doesn't cover existing doctor or hospital. Without this important coverage Surrogate may be left pregnant with no coverage.
- \$500,000 of coverage, with ability to upgrade. Generally, \$2,000 to buy, \$26,000 more to activate it (activation rarely needed; when it is, commonly for very large claims) (higher for twins, high-cost providers and atypical underwriting result)

What does it cover?

- Costs of an uncomplicated or complicated surrogate pregnancy and delivery after primary insurance fails to cover and no other options fit.

When do I order it, and when does it start and end?

- Most buy it upon medical clearance as underwriting is involved. Assuming it is purchased and paid for by then it starts at confirmation of pregnancy and lasts beyond birth for the length of the contract, up to 18 months, longer on request.

What else should I know about it?

- Potential reasons primary insurance can fail, triggering the Back Up Maternity insurance to be needed include:
 - Change in location
 - Change in spousal coverage, or change in spousal job, leading to new coverage
 - Loss or change of employer coverage at policy renewal, often mid-pregnancy (main reason for need)
 - Change in employer coverage leadership, with change in view on surrogacy coverage
 - Change in plan restrictions at state or national level
 - Change in marital status
 - Review of insurance could be incorrect
 - Vetted In-Network Providers not accepting new patients
 - Vetted In-Network Providers on surrogacy friendly plan not taking Surrogates
 - Vetted In-Network Providers leaving network
 - Vetted In-Network Providers not taking surrogacy friendly plan that appears to be subsidized
 - Insurance companies leaving your surrogate's market
 - ACA Payment Card Failure
 - ACA Insurance Fraud Failure

What is commonly requested?

- Many agencies mandate this as without it Intended Parents may need to pay out of pocket for all or part of a full pregnancy
- When activated claims tend to be \$50,000 to \$250,000 (smaller bills Intended Parents may pay out of pocket)
- Most take this extra layer of protection to avoid paying large medical bills out of pocket

Please review important underwriting information and request detailed view/policy specimen to fully understand plan. Subject to change.



INTERNATIONAL
FERTILITY INSURANCE

ACA 2025 – Upcoming Webinars



Professionals Webinars

9/3 Tuesday IFI ACA Agency Best Practices / Intro to ACA

9/5 Thursday IFI ACA Agency Best Practices / Intro to ACA (repeat of 9/3)

9/26 Thursday: IVF Complications Insurance and Local/Outside Monitoring Management

10/1 Tuesday: ACA Updates / IFI ACA Agency Best Practices / Intro to ACA

10/15 Tuesday: ACA Updates / IFI ACA Agency Best Practices / Intro to ACA

11/12 Tuesday: ACA Key Updates / Agency Best Practices

12/5 Thursday: ACA Key Updates

12/19 Thursday: ACA Key Updates

January: Email Updates

IP ACA Webinars

Overview/Intro 1- Tuesday **8/27**

Session 2– Wednesday **9/25**

Session 3 – Wednesday **10/16**

Session 4 – Wednesday **11/20**

Session 5 – Thursday **12/12**

Session 6 – Thursday **12/21**

We are honored to help you during this special time. Please note policies and premiums can change over time.

For additional information, contact your IFI Service Team by phone at 949-446-6956 or by email at info@goifi.com.