

Surrogate Maternity Insurance Guide



INTERNATIONAL
FERTILITY INSURANCE



International Fertility Insurance

Table of Contents

Click each link to jump to that topic

[Introduction to IFI and Important Information](#)

[IVF Cycle Complications Insurance and Local Monitoring Management Services](#)

[Surrogacy Maternity Guide and Related Management Services](#)

[ACA Plans \(Affordable Care Act\) for Agency Matches](#)

[ACA Plans \(Affordable Care Act\) For Independent Matches](#)

[Surrogate Life Insurance and Related Options](#)

[Surrogate Disability Insurance](#)

[Insuring Your Baby and Other Coverages for US Based Intended Parents](#)

[Newborn Insurance and Other Coverages for International Intended Parents](#)



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



INTERNATIONAL
FERTILITY INSURANCE

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.



Surrogate Maternity Insurance Guide



INTERNATIONAL
FERTILITY INSURANCE



Health Insurance Review + Coordination of Benefits Review



INTERNATIONAL
FERTILITY INSURANCE

Maternity Insurance: Reviewing Your Surrogate's Health Insurance

- **Will Surrogate's Insurance Cover Surrogate Pregnancy?**
 - IFI Health Insurance Review Service + Coordination of Benefits Review Service
- **When the Surrogate's Existing Insurance Will Cover Surrogacy**
 - Medical Billing Management
- **When Surrogate's Insurance Won't Cover Surrogacy**
 - ACA Policy Search and Placement Services (Traditional Health Insurance)
 - Medical Billing Management highly recommended if Surrogate's insurance will cover or alongside ACA plan
- **When No ACA (Traditional Health Insurance) is Available Without Surrogacy Exclusions or Outside Open Enrollment Window**
 - IFI Surrogacy Maternity Plan (Backed by Lloyd's of London) - Cost containment plan professionally managing self pay negotiated rates for maternity with insurance for complications
 - Bridge the Gap option if near ACA Open Enrollment (Generally July to September)
- **Back-Up (Secondary/Contingency) Planning**
 - Lloyds of London Secondary / Back-Up / Contingency Plan – Back-up to an existing health insurance plan or new ACA Plan to protect against changes or exclusions at renewal or throughout the pregnancy

Health Insurance Policy Review

Thorough review of gestational carrier's existing health insurance

- Available in the following options:
 - Goal Timelines - ~5 business days (\$275), ~3 business days (\$325) or 2 business days (\$500)
 - Optional verification call to the insurance company (\$50)
 - Coordination of Benefits Review (\$75) – Important to confirm if ACA will fit with existing plan



INTERNATIONAL
FERTILITY INSURANCE

Surrogate Name	Sample Surrogate
Insurance Company	Aetna
Insurance Plan Name	Health Investment Choice POS II
State of Residence	Sample State
Policy # and Effective Date	W1234567; January 1, 2018
Our Coverage Opinion	Please remember that this policy renews on December 31 of each year and can be changed at the renewal time which could impact the network, deductibles/copays, and overall coverage. If the pregnancy will span 1 year, we strongly suggest that you get an updated opinion on coverage before a new policy document is available.
Policy Self-funded by Surrogate's Employer	No
Lien (if any)	No
Subrogation Risk	Minimal risk
Verification call (if applicable)	Not applicable

READ THIS SECTION
By accepting delivery of this review, you agree to hold harmless International Fertility Insurance Solutions, LLC and any other related persons or agencies from any loss or damages related to this review and acceptance of coverage. International Fertility Insurance Solutions, LLC does not make any representations regarding policies discussed herein and is not in any way responsible for the coverage of such insurance.

www.internationalfertilityinsurance.com 949.446.6956 ©International Fertility Insurance Solutions, LLC



INTERNATIONAL
FERTILITY INSURANCE

Health Insurance Reviews + Coordination of Benefits Review



Coordination of Benefits Review

(+\$75) (not charged if existing plan covers surrogacy)

- Thorough review of gestational carrier's existing health insurance specifically to analyze if her plan will allow her to have another plan and which is primary if so.
- Helps avoid ordering additional plan for no reason if it won't be allowed to be used



COORDINATION OF BENEFITS SECTION
Order of Benefit Determination Rules Responses
The information below (from the request form) is typically used to determine Primary and Secondary Payers. Incorrect data in this section could result in a different opinion.

Policyholder or Dependent?	Dependent- XXXXX XXXXX (spouse is policyholder)
Employer Plan	Yes
Is member an Active Employee?	Yes
Is this a COBRA, TRICARE, or MEDICAID Policy?	No
Is this a Supplemental Policy?	No
Policy has Coordination of Benefits Section	Yes, page 40

Review Information

Exclusion for Surrogacy Maternity	Yes
Reimbursement (lien) language for Surrogacy	No
Restriction on having another Health Insurance Policy?	No
Duty to send a copy of Surrogacy Contract to the Insurance Company?	No
Need to Notify the Insurance Company if holding another Health Insurance Policy?	No

Coordination of Benefits Opinion
Note that this is an opinion only. While we strive for accuracy and feel confident in our opinion, for further clarity, we suggest calling member services to verify.

Recommended Actions for the Surrogate / Agency

READ THIS SECTION
By accepting delivery of this review, you agree to hold harmless and agree from any loss or damages related to this review any LLC does not make any representations regarding the insurance of such insurance.

PRIORITY OF COVERAGE
In no fault, personal injury or always have primary responsibility for surgical, dental, psychiatric or overlapping shall be avoided. The following order: (a) (i) A Plan that covers the person as a dependent is the second law, Medicare is secondary person as other than a dependent covering the person other than the longest is the primary together, whether or not a court decree states that or health care coverage and the rule applies to Plan years states that both parents in the provisions of Subparagraph the parents have joint custody or health care coverage of order of benefits or (iv) (v) care expenses or health care Custodial parent; •

ORDER OF BENEFIT DETERMINATION RULES SECTION CONTINUED

The Plan covering the spouse of the Custodial parent is the parent with excluding any temporary visitations. Subparagraph (i)(i) above shall determine the order of (i) The Plan that covers a person as a retired or laid-off employee is an active employee and that same person does not have this rule, and as a result rule does not apply if the rule labeled provided pursuant to COBRA or under another Plan, the Plan covering the person as a dependent of an employee or other federal continuation of as a result, the Plans do not agree on rule labeled (i) can determine the order of member, policyholder, subscriber or shorter period of time is the second coverage shall have primary responsibility Covered Participants of this Plan and the preceding rules do not determine between the Plans meeting the definition

When the Surrogate has Multiple Insurance Policies
Coordination of Benefits (COB) determines the manner in which expenses will be paid when a member is covered under more than one health policy. COB is designed to avoid the duplication of payment for Covered Services.

- For proper billing, it is the member's responsibility to provide the insurance companies and medical service providers with information concerning any duplication of coverage under any other health plan, program, or policy.
- If insurance companies do not receive information regarding the other plan, they may deny claims and subsequently the member may be responsible for payment of any expenses related to denied claims.
- It is important to determine which would be the primary and which would be secondary payer.
 - Based on the Coordination of Benefits rules contained within each plan, either could be determined to be the primary plan and would therefore need to be billed first.
 - We advise that the surrogate present both ID Cards to their healthcare providers (even if one has an exclusion) for them to determine this. Another way to resolve this would be for the surrogate to call both insurance providers to determine which would be the primary plan.
- Insurance companies may require disclosure that the member has another policy in place.
- If this is a High Deductible High Premium (HDHP) plan with a Flexible Spending Account (FSA) or Health Savings Account (HSA), the plan may have restrictions on her being covered under another plan. If you are unsure whether an insurance policy or other health coverage policy you have is allowed with the HDHP and HSA, contact your employer benefits representative.

General Information

- If the surrogate has any other policies or means to acquire another policy, we recommend that all policies be reviewed for coordination of benefits in order to have the complete picture.
- If she also has a Medical Billing Management service that further reduces the risk of coordination of benefits billing issues due to the ability to catch any conflicts early.
 - Professional management of the billing throughout the pregnancy, delivery, and post-partum
 - Review of medical bills for accuracy to avoid excessive charges and double billing
 - Ensure payments applied properly toward deductibles, co-pays, co-insurance, & max out of pocket
 - OB/GYN global fee pre-payments
 - Specialist/Maternal Fetal Medicine
 - Hospital facility charges
 - Labs, ultrasounds and diagnostic testing
 - Bills related to complications of pregnancy

[Video - IFI Maternity Medical Billing Management](#) [Slides - IFI Maternity Medical Billing Management](#)

Health Insurance Reviews + Coordination of Benefits Review



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





IFI Surrogacy Maternity Plan

**When Surrogate's Health Insurance
has Exclusions and No ACA/Health
Insurance Options Available**



INTERNATIONAL
FERTILITY INSURANCE

The Basics of the IFI Surrogacy Maternity Plan, Backed by Lloyd's

What is it?

- **Cost conscious, efficient** approach to the Lloyd's Maternity Plan, launched by IFI in 2019, that **covers a surrogate pregnancy and delivery with professional medical billing management included.**

What does it cover?

- Covered claim costs of an **uncomplicated or complicated surrogate pregnancy and delivery.**

What are the advantages of this plan?

- Available **year round**
- **No network limitations**
- **Minimal cost to try** for those with 1-2 embryos (\$250)
- Professional **Medical Billing Management included** (\$2,000 value)
- **No need for Back Up/Secondary Maternity Plan** (\$2,000+ Value)
- Ability to **start on this plan and move to ACA if more favorable ("Bridge the Gap")**

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 total months, longer on request, subject to underwriting discretion.

What else should I know about it?

- Plan provides **\$500,000 of coverage**, with ability to increase to \$750,000 or \$1,000,000 for additional fee.
- General cost **~\$20,000 to ~\$27,500 for uncomplicated pregnancy or ~\$31,800 for complicated pregnancy.**
 - Twins, high-cost providers, and surrogates outside of preferred criteria may be higher.
- Maternity cost estimates (step 1) can take ~1-2 weeks and underwriting generally ~1 week.
- Coverage is subject to underwriting and begins upon payment and confirmation of pregnancy form received.

**Please request detailed view/policy specimen/exclusions to understand plan.
Subject to change.**



INTERNATIONAL
FERTILITY INSURANCE

The IFI Surrogacy Maternity Plan, Backed by Lloyd's

Simple 3 Step Process

Step 1 - IFI Maternity Cost Estimate (routine pre-natal and delivery birth plan)

- IFI Maternity Medical Billing Team engages with providers (doctor and hospital financial offices) to negotiate self pay rate for your specific case (research fee \$250)

Step 2 - Underwriting

- Evaluation of Surrogate Medical Records against Lloyds "Preferred Criteria"
- Deductible is set of \$19,000 or higher based on estimate or underwriting

Step 3 - Confirmation of Pregnancy

- IFI collects maternity estimate plus \$4,750 which covers already completed underwriting, built in IFI Maternity Medical Billing Management, and down payment to Lloyds of London for \$500,000 of coverage in case of severe complications

What are the overall costs?

- General cost ~\$20,000 to ~\$27,500 for uncomplicated pregnancy or ~\$31,800 for complicated pregnancy
 - In a complicated pregnancy the deductible is fully funded and ~\$7,800 is due to activate a claim
 - Any excess remaining from estimate is returned.
 - Twins, high-cost providers, and surrogates outside of preferred criteria may be higher

Bridge the Gap

- If a more favorable option exists during ACA open enrollment Intended Parents may switch to an ACA plan. Medical Billing Management carries on to the ACA plan(\$1,800 savings). A Back-Up/Secondary insurance plan is not needed as this plan will remain as needed(\$2,000 savings).
 - Additional fees include ACA search fee, payment monitoring if desired, ACA monthly premiums, and ACA co-payments and coinsurance.



The IFI Surrogacy Maternity Plan, Backed by Lloyd's Historical Success of the IFI Surrogacy Maternity Plan

~80

Percent of cases stay within the plans maternity estimate funds.

*Any excess escrow is refunded.

~16

Percent of cases exceed the maternity estimate with additional funds required for unexpected medical bills, but not severe complications of pregnancy requiring the activation of a claim.

*~\$1,000-\$7,800 over maternity estimate is generally due. Variations exist based on estimate and underwriting.

~4

Percent of cases require the activation of a claim to Lloyds of London due to pregnancy complications that exceed the deductible, and the balance of the insurance premium is paid to activate and file a claim.

*~Deductible is fully funded and \$7,800 over maternity estimate generally due, plus any non-covered balance billing if there were exclusions like genetic testing or pre-existing conditions. Variations exist based on providers and underwriting.

Please request detailed view/policy specimen to fully understand plan. Subject to change.

The IFI Surrogacy Maternity Plan, Backed by Lloyd's

Pricing Ranges and Considerations

PROGRAM	PRICE RANGE			Considerations
	Uncomplicated (80% of the time)	Minor Complications (16% of the time)	Major Complications (4% of the time)	
IFI Surrogacy Maternity Plan	\$21,000 or potentially less If estimate collected is higher than actual need.	\$22,000 – \$31,700	\$31,800	<ul style="list-style-type: none"> Available year round No network restrictions Reduced stress due to lack of change
“Bridge The Gap” Start on IFI Surrogacy Maternity Plan, Move to ACA Plan *Including Payment Monitoring and continuation of Medical Billing Management	\$14,850 – \$18,850 Based on \$500/month for 6 months ACA (may be lower/higher or shorter/longer) Based on \$3k-\$5k in expenses through 12/31 and \$3k-\$5k after 1/1 on ACA	\$15,850 – \$22,850 Based on \$500/month for 6 months ACA (may be lower/higher or shorter/longer) Based on \$3k-\$6k in expenses through 12/31 and \$4-8k after 1/1 on ACA	\$17,600 – \$31,800 Based on \$500/month for 6 months ACA (may be lower/higher or shorter/longer) Based on \$3k to full claims on Lloyds in expenses through 12/31 and \$6k- \$9,200 after 1/1 on ACA	
ACA Plan *Plus Back Up Maternity Plan + Payment Monitoring and Medical Billing Management. Based on 16 months of payments to cover 10 months plus 6 months post birth.	\$15,645 – \$18,645 Based on \$3k-\$6k of shared expenses throughout pregnancy	\$16,645 – \$20,645 Based on \$4k-\$8k of shared expenses throughout pregnancy	\$18,645 – \$21,845 Based on \$6k to \$9,200 of shared expenses throughout pregnancy	<ul style="list-style-type: none"> Commonly available for 1/1 or 2/1 start date May not be able to find a plan without exclusions or liens or that work with your doctor or hospital Higher if first attempt is not successful Plan may change or be eliminated in following year Higher if need to activate Back Up Maternity Plan

Based on 16k maternity cost estimate. Higher for higher-cost providers, twins, or Surrogates falling outside Preferred Surrogate Criteria.
 Approximate/estimate, actual may vary. Please ask questions until fully comfortable. Please request detailed view/policy specimen to fully understand plan.
 Based on 2023-2024 ACA search fees, and maximum out of pocket, and assuming in-network doctor/hospital on ACA plan. Subject to change for 2024-2025.



Back-Up Maternity Plan (Backed by Lloyd's) (previously known as Secondary or Contingency Plan)

**Contingency Plan Behind Surrogate Employer
Plan or ACA/Health Insurance Plan**



INTERNATIONAL
FERTILITY INSURANCE

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

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.



INTERNATIONAL
FERTILITY INSURANCE