

## Shared IVF Success Program Agreement



When patients have limited insurance coverage, the financial burden of paying for assisted reproductive technologies can be challenging. This is especially so if more than one cycle is required to achieve pregnancy. We understand this stress and have developed the Shared IVF Success Program (SISP) to make treatment more affordable and costs more predictable.

Karande and Associates, SC dba InVia Fertility Specialists, (InVia) is pleased to offer a “100% guarantee” pricing option for in vitro fertilization (IVF) as an alternative to traditional fee-for-service. Couples who qualify for this program have the option of undergoing up to three IVF cycles over a one-year period. Whereas, we can never guarantee a successful outcome, this program limits the financial risk for the couple if a live birth is not achieved. The financial risk is therefore shared between the clinic and the couple.

InVia is offering its SISP in accordance with the recommendations made by the Ethics Committee of the American Society for Reproductive Medicine in 2013. According to the Ethics Committee, such programs are acceptable as long as patients are fully aware of the advantages and disadvantages of the program, including the likelihood of success, potential costs that are not covered, and that no unnecessary risks are taken with patients to assure higher pregnancy rates.

\*\* Revision Date 11/10/2014

## SSIP Eligibility

To be eligible for the SISP, the female must be 37 years of age or younger at the time of enrollment and have normal ovarian reserve. Ovarian reserve is assessed with:

- Day-3 FSH and Estradiol levels
- An anti-mullerian hormone (AMH) level
- Ovarian antral follicle counts
- Ovarian volumes

Other eligibility criteria include:

- The female must be a non-smoker or if the smoker has quit entirely by 30 days prior to start of stimulation medications. The cessation may be documented with urine and/or blood testing
- The uterine cavity must be normal. A hysterosalpingogram (HSG), hysterosonogram or hysteroscopy will be utilized for this assessment
- A Body Mass Index greater than 18 or less than 30 kg/m<sup>2</sup>
- Day-3 FSH level  $\leq 10$  mIU/mL
- Day-3 Estradiol level  $\leq 75$  pg/mL
- Women with a hydrosalpinx are not eligible. If the hydrosalpinx is surgically removed, the physician on a case-by-case basis will determine eligibility.
- Women with two or more failed IVF attempts (including cancelled stimulation attempts) are not eligible
- Women with two or more previous miscarriages are not eligible.
- Patients undergoing pre-implantation genetic diagnosis (PGD) for a genetic disorder or pre-implantation screening (PGS) for chromosomal disorder in either partner are not eligible for SISP. The use of PGS for embryo selection (aneuploidy screening) is permitted.
- The male partner must have a current semen analysis with a minimum of 1,000 motile sperm in his ejaculate. The use of donor sperm is permitted.
- The participant(s) must agree to transfer one or two embryos and agree to allow the embryology team to determine on which day of embryo development to transfer the embryo(s).
- The participant(s) must agree to fertilize all eggs that are able to be fertilized and to cryopreserve any embryos that are not transferred in a given cycle.

## **SSIP Terms**

If after up to 3 completed IVF cycles, no live birth has resulted (and all available cryo-preserved embryos have been transferred), a 100% refund will be made to the couple, given the couple doesn't have any previous balances owed to the clinic.

A completed cycle includes controlled ovarian hyperstimulation, oocyte retrieval and embryo transfer.

After each completed IVF cycle, the couple and physician will meet and determine the appropriateness of proceeding with another attempt. Patients who do not achieve a viable pregnancy after the first or second attempt will be recommended a repeat cycle. There are those occasions when this would not be recommended. These include inadequate ovarian response to stimulation, poor egg quality or embryo quality. Before another fresh cycle can be attempted, all available cryo-preserved embryos, if any, must be utilized.

InVia reserves the right to terminate the SISP at any time and refund the participant's money.

All 3 IVF cycles must be completed within a 12-month period.

Participants are free at any point to withdraw from the SISP and such a decision will not affect your future care at InVia. Once you have started a treatment under the SISP and you choose to terminate it or a cycle has to be canceled as a consequence of your actions, you will be refunded program costs minus accumulated treatment expenses at InVia's standard fee schedule. If a treatment is canceled for medical reasons, you will still be eligible for a refund. If, by chance, you conceive spontaneously after starting treatment under a SISP, you will be refunded program costs minus accumulated treatment expenses at InVia's standard fee schedule.

### **Costs**

The cost for the SISP is \$24,000/-. This amount is to be paid in full prior to starting the first cycle. The full amount is held in escrow until a pregnancy at 12 weeks gestation is achieved and then is transferred to InVia's account.

**Services included:**

- Oocyte retrieval
- Embryo transfer
- Intracytoplasmic sperm injection (ICSI) and/or Assisted Zona Hatching (AZH) if needed
- Embryo cry-preservation and storage of cry-preserved embryos until a live birth is achieved

**Services excluded:**

- Initial consultation
- Pre-testing
- Any surgical procedures required e.g. laparoscopy or hysteroscopy
- Medication costs
- Costs of contracted services (e.g. anesthesia)
- Pre-implantation genetic diagnosis (PGD) or pre-implantation genetic screening (PGS).
- Cost of care for complications resulting from treatment or pregnancy (e.g. Ovarian hyperstimulation syndrome, ectopic pregnancy)
- Pregnancy monitoring after the first serum hCG test to confirm that a pregnancy has been established. If a participant has insurance coverage, the insurance company will be billed for pregnancy monitoring. Otherwise, the participant will be financially responsible for these services.
- Once a live birth is achieved, any future cycles with cry-preserved embryos are not included. In these patients, routine embryo storage fees will be charged (currently \$50/- per month billed quarterly).

## Agreement Signatures

We have read the information in this agreement regarding Karande & Associates, S.C. dba InVia Fertility Specialists Shared IVF Success Program (SISP). All of our questions regarding this program have been answered satisfactorily. We fully understand the advantages and disadvantages of such a program and have decided, after considering these advantages and disadvantages, to participate.

All parties involved must sign below

\_\_\_\_\_  
Patient Name (Print)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Partner Name (Print)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Physician (Print)

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**