

Fertility Financing Guide: Your Journey, Your Budget

EMPOWERING INFORMED CHOICES FOR YOUR FERTILITY JOURNEY

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Fertility treatment is a profound and personal journey—but for many, the financial considerations feel overwhelming.

As part of our commitment to supporting all families on their fertility journey, we are proud to offer programs designed to help patients manage the financial challenges of fertility treatments and improve access to care. These efforts are grounded in what matters most: helping patients move forward when they're ready—with support that's realistic, respectful, and accessible. This guide is here to help you make informed decisions, with a clear understanding of the options that can make your path forward more financially accessible.

Whether you're considering fertility treatment now or planning for the future, understanding the financial landscape empowers you to feel prepared, confident, and supported.



FINANCING FERTILITY TREATMENT

Partnered Pathways to Parenthood

At InVia Fertility, we believe finances shouldn't stand between you and your dream of building a family. That's why we partner with trusted financing and benefit platforms to offer flexible, inclusive support.

UNDERSTANDING INSURANCE COVERAGE

We participate with most major insurance companies; please visit our website for a complete list.

In today's world, health insurance is very complex and can add to the decisions you will have to make when selecting infertility treatment options. Insurance coverage for fertility services varies from state to state and from plan to plan, so it's important to understand exactly what your insurance plan may or may not cover for your fertility treatments. Some insurance plans cover no infertility services, others may pay for all of it, and others are somewhere in between.

Some states also mandate insurance to cover certain fertility services and some do not. For more information on the insurance mandates for your state, we recommend visiting: <https://resolve.org/learn/financial-resources/insurance-coverage/insurance-coverage-by-state/>.

Our billing office is here to help! A representative will call you to explain your insurance coverage and benefits. During the meeting, we will review the cost of the medical treatments that you may be considering and advise you of any responsibility for payment that you may have due to deductibles, co-insurance, or co-payments.

It is important for you as a patient to be the best advocate for yourself by completely understanding your insurance policy. It is critical that you review your specific insurance policy and understand what will be paid by insurance and what will not be covered. We recommend reaching out to your insurance company directly and inquiring about your benefits for fertility coverage. Ensure that you establish a point of contact with a representative at your insurance company and document their name and contact information, as it may improve any follow-up that may be required. Make sure to request written documentation for all phone conversations concerning coverage and insurance benefits. [Click here](#) for a helpful guide of questions to ask your insurance company when confirming your insurance coverage.

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Employer-sponsored benefit plans that we participate with

Carrot Fertility CARROT

Employer-sponsored support for every path to parenthood, including IVF, egg and sperm freezing, donor-assisted reproduction, gestational surrogacy, and adoption. Through Carrot's digital platform, you can receive personalized care plans, 24/7 expert guidance, access to top providers, and support for the emotional and financial aspects of your journey. To find out if you have Carrot benefits, speak with your employer. To utilize your Carrot benefits with our clinic, please let our team know that you are a Carrot member.

PRICING NOTE:

Reimbursement limits and coverage vary by employer plan. Some offer \$10,000–\$30,000 in annual fertility support.

DETAILS:

Covers IVF, preservation, adoption, surrogacy, and fertility meds. Flat-dollar reimbursement set by employers.

Progyny progyny Smarter Fertility Benefits

Progyny, a leader in fertility and family-building benefits, provides access to comprehensive fertility care at our clinics. Many companies choose Progyny to work alongside their overall medical insurance. Employer-based bundled benefits (Smart Cycles) with full coverage of IVF/IUI and dedicated patient care advocates. We are proud to be a Progyny network provider. Contact your Human Resources department to see if you have Progyny coverage or contact Progyny directly by calling 888-597-5072 or emailing info@progyny.com. To utilize your Progyny Smart Cycles with our clinics, please let our team know that you are a Progyny member.

PRICING NOTE:

Costs are fully covered within employer plans using "Smart Cycle" units. Out-of-pocket costs are typically minimal if covered.

DETAILS:

Smart Cycle bundles cover most services (retrievals, labs, meds). Number of smart cycles available varies by employer and by plan. Progyny Patient Care Advocates available for guidance.

Maven Clinic MAVEN

Whether you're trying to conceive, starting IUI or IVF, pursuing surrogacy, or considering adoption, Maven makes it easy to get financial, clinical, and emotional support. Through Maven's digital platform, you can review your benefits, message a Care Advocate with any questions, and get 24/7 virtual support from over 30 types of providers and specialists—all in one place. We are proud to be a partner of Maven, exceeding their rigorous quality and patient satisfaction standards. To find out if you have Maven benefits, speak with your employer. To utilize your Maven benefits with our clinics, please let our team know that you are a Maven member.

PRICING NOTE:

Reimbursement through Maven Wallet varies; average employer coverage ranges from \$5,000–\$25,000 per year.

DETAILS:

Covers treatments, surrogacy, adoption, mental health. Available in 175+ countries. Reimbursement caps set by employer.

Partnerships With Personal Loan Providers

We've aligned with some of the very best fertility loan programs, vetted carefully over our many years in practice.

The lenders that met our stringent criteria proved they have a heart for what we do. We know they're committed to helping you make your fertility journey possible.

CapexMD



CapexMD offers a comprehensive infertility treatment financing option with customized loan programs for all fertility treatment protocols. There are a wide variety of loan options, allowing you to attain the necessary financing required to make your treatment affordable. Each loan program is designed to fit your individual circumstances, and once approved, the CapexMD Fertility Loan Specialists will work closely with our specialists to ensure your funds are secured prior to the commencement of your treatment. Along with comprehensive, personalized financing plans, there are several benefits to fertility financing through CapexMD, including competitive rates, easy and secure online application, pre-approval within hours, flexible terms, no prepayment penalties, and the option to utilize the benefits for past fertility treatment debts.

[First Fertility & CapexMD | Loans for IVF and More »](#)

PatientFi



Fertility care is personal—your financing should be, too. With PatientFi, you can get approved in seconds (no hard credit check, no obligation) and access up to \$50,000 with flexible monthly plans that work for your life. Access our reusable digital wallet to cover everything on your fertility journey—from IVF to egg freezing, meds, labs, and more—without needing to reapply. Pay a steady amount every month with a plan that puts you in charge. No down payments, extra fees, hidden costs, or “gotchas.”

Just simple, stress-free financing that helps you feel financially ready—and fully in control.

[Apply for PatientFi »](#)

Prosper



When faced with medical costs, whether planned or unexpected, your top priority should be your health. You shouldn't have to stress about how to pay for these expenses. That's why we provide access to loans through Prosper, with flexible terms, fixed monthly payments³, and no prepayment penalties. This way, you can concentrate on what matters most—your health and well-being.

Future Family



Future Family helps you navigate affordable fertility financing options that make it simple for you to get started quickly with IVF, egg freezing, and all your fertility related expenses.

Everyone's fertility journey is unique. That's why Future Family pairs you with a Financial Specialist and Fertility Coach which provide expert guidance tailored to meet your individual needs.

HOW FERTILITY FINANCING WORKS

1

Review your treatment plan with your care team.

2

Check for employer-sponsored options or apply directly to personal loan providers.

3

Get pre-qualified or approved (often no credit impact).

4

Begin treatment with support in place.

CHOOSING A PLAN THAT WORKS FOR YOU

- Employer coverage vs. personal financing
- Personalized and logistical support (Maven, Progyny)
- Support for diverse family structures (all partners)

SELF-PAY DISCOUNT PACKAGES AND SHARED RISK PROGRAMS

Some clinics within the First Fertility network offer special self-pay discounts and shared risk programs to help ease the financial burden.

Your clinic's financial counselor can guide you through what's available and help you find the best fit for your situation.

ADDITIONAL WAYS TO OFFSET COSTS

Finding additional ways to manage costs can make a significant difference. Consider combining multiple strategies to build a plan that works for your needs.

DISCOUNT PROGRAMS

Are you a member of the military or a veteran? We offer discount programs for military members, and medication discount programs are also available through pharmacy partners for military personnel. We also run periodic discounts for those not in the military. Please ask our financial counselor if there are any discounts available that you may qualify for.

EMPLOYER FERTILITY BENEFITS

Check with HR for Carrot, Progyny, Maven, or custom plans. These benefits may cover large portions of treatment.

HSA/FSA ACCOUNTS

Use pre-tax dollars for out-of-pocket fertility-related medical expenses, including medication and procedures.

FERTILITY GRANTS

Organizations like Baby Quest, Nest Egg Foundation, Cade Foundation, and others offer grants for those undergoing treatment.

STATE MANDATES

Some states require insurers to cover or offer fertility benefits. Research your local laws.

CLINICAL TRIALS

Participating in trials may give access to low-or no-cost care while contributing to research.

REFUND OR MULTI-CYCLE PROGRAMS

Refund-backed programs or discounts for purchasing multiple cycles in advance.

Talk to your clinic's financial counselor to explore how these can be used in combination with financing partners.

- Discount programs
- Employer fertility benefits
- HSA/FSA accounts
- Fertility grants
- State mandates
- Clinical trials
- Refund or multi-cycle programs

EMOTIONAL SUPPORT THROUGH FINANCIAL STRESS

Financing fertility is more than just paperwork—it's deeply emotional. Balancing finances while navigating treatment can lead to anxiety, comparison, or overwhelm. You are not alone.



NORMALIZE STRESS AND DECISION FATIGUE

It's okay to feel frustrated or uncertain. Financial decisions in fertility are layered with emotion.



MIND-BODY PRACTICES

Practices like yoga, meditation, or journaling can help process stress and bring clarity.



PROFESSIONAL SUPPORT

Seek therapy, financial coaching, or fertility-specific counselors who understand this journey.



PARTNER COMMUNICATION

Discussing financial priorities and fears openly with your partner (or support network) can reduce tension and bring alignment.



PEER SUPPORT

AllPaths Family Building, RESOLVE: The Infertility Association, and others offer free and virtual support groups.

“

Money felt like this giant, unspoken weight in our fertility journey. In AllPaths, hearing others share their financial struggles and solutions made me breathe easier for the first time in months. It didn't fix everything, but I finally felt less alone—and a little more in control.

ELISA J.

FREQUENTLY ASKED QUESTIONS

What if I don't qualify for a loan?

Many partners offer financing options for a wide range of credit profiles. You may also consider employer-sponsored benefits, HSA/FSA funds, or applying with a co-borrower. Our financial counselor can help you explore all of your options.

Can I use more than one financing option?

Yes. Some patients combine employer benefits (like Maven or Progyny) with personal financing from CapexMD or others to manage different parts of their treatment costs.

What are typical interest rates?

Loan rates vary depending on credit score, amount borrowed, and repayment term. Rates with some partners can range from 6.99%–35.99% APR.

Will applying affect my credit score?

Most partners offer pre-qualification with a soft credit check, which does not impact your score. A hard check occurs only upon final loan approval.

How do I coordinate with insurance?

Bring your insurance information to your initial consultation. Our financial counselor will help identify covered services and integrate your benefits with any partner program you use.

SMART QUESTIONS TO ASK YOUR INSURANCE COMPANY

- ☐ Do I have fertility coverage, and if so, what is included?
- ☐ Are there criteria I must meet to qualify for fertility benefits?
- ☐ Are there any exclusions to my fertility coverage?
- ☐ Is a prior authorization required for treatment or medications?
- ☐ Are fertility medications covered under my medical plan or a separate pharmacy benefit?
- ☐ What diagnostic testing is included (bloodwork, ultrasounds, etc.)?
- ☐ What is my deductible, and how much have I met this year?
- ☐ What are my co-payment and co-insurance responsibilities?

Use this checklist as a starting point for conversations with your insurance provider, HR department, or benefits manager. Being informed is one of the most empowering steps you can take. Write your answers down and confirm what you understand with your contact person.



WHAT YOU DON'T KNOW TO ASK

Important questions to ask your clinic, lender, and yourself:

Are there discounts for multiple cycles?

Yes—some clinics offer bundled pricing or work with partners to reduce costs with multi-cycle plans.

Are there any prepayment penalties?

Most financing partners do not penalize early repayment. Always confirm with the lender.

What if I delay treatment?

Loan offers and interest rates may change over time. Employer benefits can also shift annually, so check with HR and your clinic about timelines.

What defines "success" for me emotionally and financially?

Success is deeply personal. For some, it means one healthy embryo; for others, peace of mind and emotional clarity. Consider your values and goals alongside outcomes.

You don't need to know everything.
You just need to know it's okay to ask.

RESOURCES & NEXT STEPS

- Contact our Financial Counselor
- Partner websites and portals:
 - CapexMD: <https://www.capexmd.com/partners/first-fertility.htm>
 - PatientFi: <https://patientfi.com/>
 - Carrot: <https://www.get-carrot.com/>
 - Maven: <https://www.mavenclinic.com/>
 - Progyny: <https://progyny.com/>
- Fertility Grants
 - Baby Quest: <https://babyquestfoundation.org/>
 - Nest Egg Foundation: <https://www.nesteggfoundation.org/>
 - Cade Foundation: <https://cadefoundation.org/>
- National Infertility Support Organizations
 - RESOLVE: The National Infertility Association
 - All Paths Family Building
 - Fertility Within Reach
- Printable worksheet and cost tracker (available online)
- Guide of Questions To Ask Your Insurance Company



FINAL THOUGHTS

This journey is not just about numbers and paperwork—it's about building the life and family you've imagined. You deserve care that honors your hopes, your struggles, your strength, and your reality.

Financial planning for fertility can feel overwhelming, but knowledge is power. Whether you're just beginning or deep into the process, we want you to feel grounded in facts, surrounded by support, and uplifted by possibility.

You are not alone—and you don't have to do this alone. With the right tools, compassionate guidance, and clear options, you can move forward with courage and clarity.

Your future is worth investing in.
And we're here to help you every step of the way.

GLOSSARY OF COMMON FERTILITY & INSURANCE TERMS

BENEFIT YEAR

The 12-month period your insurance uses to calculate benefits. It may not align with the calendar year.

CO-INSURANCE

A percentage of the cost of care you pay after meeting your deductible. For example, if your plan covers 80%, you're responsible for the remaining 20%.

CO-PAYMENT (CO-PAY)

A fixed amount you pay for a covered service, such as a visit to your fertility specialist or a lab test. This is usually due at the time of service.

COVERAGE LIMIT

The maximum dollar amount or number of cycles your insurance will pay for fertility treatment.

CYCLE MONITORING

Tracking hormone levels and follicle growth via bloodwork and ultrasounds during treatment. May not be fully covered.

DEDUCTIBLE

The amount you must pay out of pocket each year before your insurance starts covering services.

EXPLANATION OF BENEFITS (EOB)

A document from your insurance that explains what was billed, what they paid, and what you may owe. Not a bill, but helpful to track.

FERTILITY MEDICATIONS

Medications used to stimulate ovulation or support treatment (e.g., Clomid, Letrozole, gonadotropins). Coverage varies.

FORMULARY

A list of prescription medications your insurance covers. Fertility drugs may fall under a separate pharmacy plan.

HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

An insurance plan with lower monthly premiums and higher out-of-pocket costs.

INSURANCE VERIFICATION

The process of confirming what your insurance will cover—ideally before treatment begins.

LIFETIME MAXIMUM

The total amount your insurance will pay for fertility treatment over your lifetime.

MEDICAL VS. PHARMACY BENEFIT

Some medications are billed through your medical plan, others through your pharmacy plan. This impacts coverage and cost.

OUT-OF-NETWORK PROVIDER

A clinic or specialist not contracted with your insurance. Costs may be higher or not covered at all.

OUT-OF-POCKET COSTS

Any expense you pay yourself—includes your deductible, co-pays, co-insurance, and anything not covered by insurance.

OUT-OF-POCKET MAXIMUM

The most you'll pay in a year for covered services. Once reached, insurance usually pays 100% of the remaining costs.

PRECERTIFICATION

Another term for prior authorization—insurance approval needed before certain services are covered.

PRIOR AUTHORIZATION

Approval from your insurance required before certain treatments or medications. Without it, you may be responsible for full cost.

SELF-PAY DISCOUNT

A reduced rate for patients who pay out of pocket without insurance. Available at some clinics.

SHARED RISK PROGRAM

A bundled payment option covering multiple treatment cycles. May include a refund if treatment isn't successful.