

Dear Patient,

Michigan Medicine Center for Reproductive Medicine | Urology Department would like to **strongly encourage all patients to call their insurance provider** to verify if you have infertility testing and treatment coverage. Member customer service can be contacted at the phone number supplied on the back of your card. When calling your insurance provider, ask if the CPT codes listed online that pertain to your plan are considered as a covered benefit under your policy to give you a better understanding as to what will be covered.

### **Estimated Fees and Information can be located online:**

<https://www.medicine.umich.edu/dept/crm/patient-resources/insurance-coverage-financial-information>

**\*\*Annual estimated fee updates begin on July 1<sup>st</sup>\*\***

If you would like to verify if your insurance participates with our clinic, please call the Patient Financial Counselors at (877) 326-9155.

### **Referral Responsibility:**

It is your responsibility to know your policy coverage and request a referral from your Primary Care Physician (PCP) if it is required. ***Without having a required referral filed, this may cause for your services to be denied by your insurance provider or not allow for prior authorizations to be submitted for review***

To help you navigate through your insurance coverage and benefits, we have begun partnering with the Outpatient Financial Clearance Unit located within the University of Michigan. **Outpatient Financial Clearance Unit can be reached at 877-480-8757 or 734-232-2627; Monday – Friday from 8:00am to 4:30pm.** They will review your insurance and work to explain your insurance coverage.

**Pre-Payment Expectations and Out-Of-Pocket Cost:** Within approximately 48 hours of your scheduled IVF Retrieval or Frozen Embryo Transfer procedure, you can expect a call from the Patient Business Services (PBS) to review your insurance coverage to see if you have active In-Vitro Fertilization (IVF) coverage and will tell you the prepayment collection amount **required to collect before the procedure (on the day of or prior)**. Your prepayment collection may vary based on your insurance policy. The Outpatient Financial Clearance staff will also explain your estimated out-of-pocket cost and can discuss payment arrangements. Please keep in mind the estimated costs can vary, however, they can give you an assessment of what your charges could be. ***\*Prepayment collections are not able to be placed on a payment plan***

If you do not have active In-Vitro Fertilization (IVF) coverage, you can expect the Pre-Payment collection to be approximately 60% of the estimated procedure fee. ***\*Be aware, the pre-collection is not your total cost but is close to the estimated amount of what you should expect to be billed.***

### **Billing Statements:**

If you receive any University of Michigan billing statements related to your infertility plan through CRM with denied charges indicating the services are non-covered benefits or exceeded maximum benefits, please reach out to Patient Business Services. You may be eligible for the 60% discount (excludes but not limited to medication, storage, and third-party vendors) by calling Patient Business Services at (877) 480-8757 Monday-Friday from 8:00am to 4:30pm.

This **60% discount** is ***not automatically applied*** to all non-covered U of M /exceeded maximum benefit charge(s) when a statement is released, you will need to call in with every statement received to request the discount to be applied to any eligible charge(s). If you are interested in setting up a **payment plan**, you can also discuss your options at that time or call Patient Financial Experience at (855) 855-0863.

If you have any further financial questions **after speaking with your insurance**, please send a message through your patient portal including your financial question(s) or you can call into the office at (734) 763-6295, option 1 and request to speak with our financial team.

If your question is time sensitive, I encourage you to call the office as there may be a delayed response when using the patient portal.

**Below you will find the procedure CPT codes you can use for reference when calling into your insurance provider:**

**Intrauterine or Therapeutic Donor Inseminations (IUI/TDI):**

- If you have Infertility testing and treatment coverage.
- *Verify if CPT code 58322 is a covered benefit under your policy*
- *Verify if Ovidrel is a covered benefit if it is administered in the office or if the order needs to be submitted to the pharmacy for self-administration.*
- Ovidrel (J3490)
- Injection Administration (96372)

**University of Michigan insurance policies:** Be aware CPT code **58322 (IUI/TDI) is NOT considered a covered benefit** and you may receive charges applied to multiple billing statements.

- *Benefit Resources: <https://hr.umich.edu/benefits-wellness>*

**OR**

**In-Vitro Fertilization (IVF) or Fertility Preservation:**

- If you have Infertility testing and treatment coverage.
- *Verify if CPT codes 58970 (Oocyte Retrieval) and 58974 (Embryo Transfer) are considered a covered benefit under your policy*

**IF your plan includes Genetic testing (PGT, ERA, Etc.):**

Please contact Cooper Genomics, Igenomix, or Natera for full details of the testing plans and pricing structure.

*\*\*Please consult with your physician for which company to choose based on your plan\*\**

Thank you,

Michigan Medicine Center for Reproductive Medicine