

# San Francisco Health Service System

## Infertility Coverage

Board Forum:  
November 10, 2016

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# Infertility

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- Infertility is defined as not being able to get pregnant despite having frequent, unprotected sex for at least a year for most couples.
- Infertility may result from an issue with either you or your partner, or a combination of factors that interfere with pregnancy.

**Source:** Mayo Clinic (accessed 10/27/2016)

<http://www.mayoclinic.org/diseases-conditions/infertility/home/ovc-20228734>

# Who is Infertile?

- 10% to 15% of couples in the United States are infertile.

**Source:** Mayo Clinic (accessed 10/27/2016)

<http://www.mayoclinic.org/diseases-conditions/infertility/home/ovc-20228734>

- Not all infertility is the result of medical conditions, single individuals and same sex couple also face the inability to conceive. Other reasons may include:

- Couples are waiting to start their families
- Women are delaying pregnancy in order to establish their careers
- More women are having children at the age of 35 or older



**Source:** Reproductive Medicine Associates of New Jersey; *Infertility In America 2015 Survey and Report*

# Current Infertility Benefits Offered to SFHSS Members

	Blue Shield of California	Kaiser Permanente	UnitedHealthcare
<b>Women not required to wait a specified time period</b>	<ul style="list-style-type: none"> <li>■ Waiting period</li> </ul>	<ul style="list-style-type: none"> <li>■ Year or more of attempts or demonstrated condition / causing infertility</li> </ul>	<ul style="list-style-type: none"> <li>■ Year or more of regular unprotected intercourse if the woman is under age 35</li> <li>■ If under age 44, and has infertility</li> </ul>
<b>Intra-cytoplasmic Sperm Injection (ICSI, 'IK-see')</b>	<ul style="list-style-type: none"> <li>■ Covered</li> </ul>	<ul style="list-style-type: none"> <li>■ Not named</li> </ul>	<ul style="list-style-type: none"> <li>■ Not named</li> </ul>

# Current Infertility Benefits Offered to SFHSS Members

	Blue Shield of California	Kaiser Permanente	UnitedHealthcare
<b>Long Term Storage</b>	<ul style="list-style-type: none"> <li>One retrieval and 12 months of storage per lifetime</li> </ul>	<ul style="list-style-type: none"> <li>Only if associated with GIFT, IVF or ZIFT</li> <li>One retrieval and 6 months of storage per lifetime</li> </ul>	<ul style="list-style-type: none"> <li>Not covered</li> </ul>
<b>GIFT / IVF / ZIFT (definitions below)</b>	<ul style="list-style-type: none"> <li>One GIFT, IVF or ZIFT—even if unsuccessful</li> </ul>	<ul style="list-style-type: none"> <li>One GIFT, IVF or ZIFT—even if unsuccessful</li> </ul>	<ul style="list-style-type: none"> <li>One GIFT, IVF or ZIFT—even if unsuccessful</li> </ul>
<b>Cost / Coinsurance</b>	<ul style="list-style-type: none"> <li>50%</li> </ul>	<ul style="list-style-type: none"> <li>50%</li> </ul>	<ul style="list-style-type: none"> <li>50% after deductible</li> </ul>

- **GIFT**—gamete intrafallopian transfer
- **IVF**—in vitro fertilization
- **ZIFT**—zygote intrafallopian transfer

# Who Provides Infertility Treatments?

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- Blue Shield of California and UnitedHealthcare (City Plan) both have designated providers in this area.
- Kaiser Permanente has providers who are either members of the Permanente Medical Group or contracted affiliate members that deliver this service.

# Who is Eligible for Infertility Treatments?

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- Currently, if medically documented:
  - Women who have documented reproductive issues.
  - Men who have abnormal sperm or obstruction.

## How Much Does it Cost?

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- Treatment can cost between \$30,000 and \$60,000 for an approximately 31% chance of a live birth.
- However, there are other costs of infertility:
  - The delivery cost to the medical plan as the result of multiple births can range from \$20,000 for a single birth to almost \$400,000 for triplets.

# Assisted Hatching

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An important process in the fertilization of an egg is the ability of the sperm to penetrate the egg “shell” (zona pellucida).

- Assisted hatching is a newer laboratory technique that was developed when fertility experts observed that embryos with a thin zona pellucida had a higher rate of implantation during in vitro fertilization.
  - With assisted hatching, an embryologist uses micromanipulation under a microscope to create a small hole in the zona pellucida.

# Embryo Development

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- In a normal embryo, 23 sets of chromosomes are contributed by the male (sperm) and female (egg) resulting in an embryo with 46 sets of chromosomes.
- However, not all embryos are developed with a set of 46 chromosomes. Embryos that have an abnormal set of chromosomes are said to be aneuploid.
- Aneuploidy is recognized as a major cause of failed implantation as these embryos were never meant to become a fetus.

# Are There New Approaches to Infertility Treatment?

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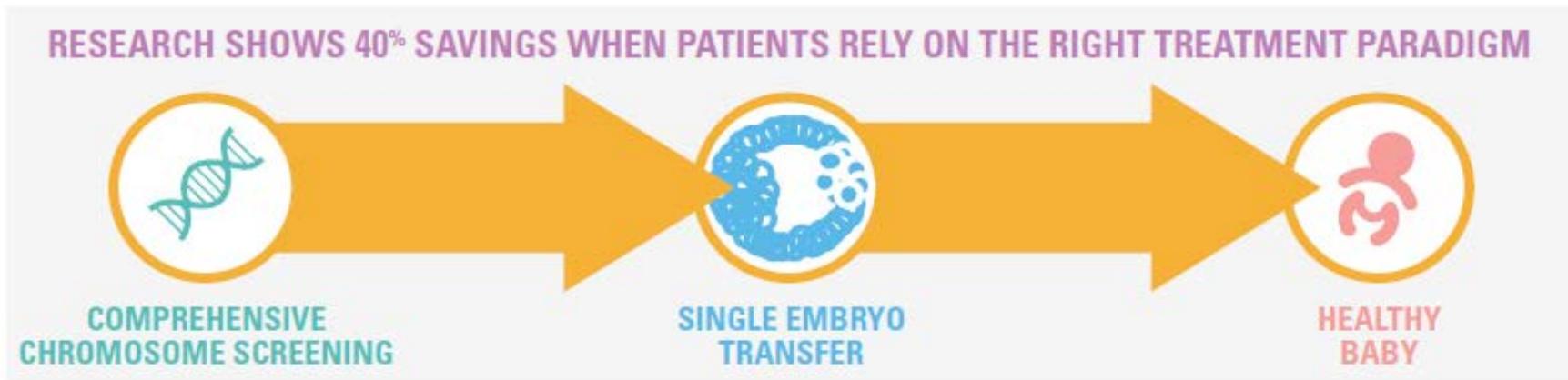
## ■ **Pre-implantation Genetic Screening (PGS):**

- PGS allows the embryos to be screened for aneuploidy. These embryos are then not selected for fertilization.
- PGS has been found to reduce the rate of miscarriage and improve the success of implantation.
- This also prevents the need for implanting multiple embryos in order to have a successful implantation and reducing the possibility of multiple births.

# Are There New Approaches to Infertility Treatment?

## ■ Single Embryo Transfer (SET):

- The American Society for Reproductive Medicine guidelines recommend only single embryo transfer.



**Source:** *Reproductive Medicine Associates of New Jersey; Infertility In America 2015 Survey and Report*

# Goals of the Infertility Benefit

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- Provide services that result in a healthy live birth.
- Be respectful of the resources needed to provide this benefit.
- Recognize that culturally diverse individuals have a need and desire to bear children.
- Ensure that the medical treatment reflects the current research on the best treatment and medication to ensure a healthy live birth.

# Assisted Reproductive Technology

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- Redefine the infertility to be assisted reproductive technology in order to reflect the treatments that are being undertaken to assist member in being pregnant. This often requires eliminating barriers.

# Considerations

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## ■ Eligibility:

- Remove barriers for men and women who desire to have children and require assisted reproductive technology.

## ■ Benefit Design Enhancements:

- Add assisted hatching in order to improve likelihood of impregnation as an approved option.
- Add pre-implantation genetic screening as a required test.
- Add elective single embryo transfer to reduce the likelihood of multiple pregnancies as an approved option.
- Limit the benefit to two cycles within a lifetime.

# References

# References

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- 2015 Infertility in America:
  - [http://www.rmanj.com/wp-content/uploads/2015/04/RMANJ\\_Infertility-In-America-SurveyReport-\\_04152015.pdf](http://www.rmanj.com/wp-content/uploads/2015/04/RMANJ_Infertility-In-America-SurveyReport-_04152015.pdf)
  
- Assisted Reproductive Technology Surveillance—United States, 2010:
  - <http://www.cdc.gov/mmwr/preview/mmwrhtml/ss6209a1.htm>
  
- Delayed Childbearing: More Women Are Having Their First Child Later in Life:
  - <https://www.cdc.gov/nchs/data/databriefs/db21.pdf>

# Glossary

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- **Gamete intrafallopian transfer (GIFT)** is a tool of assisted reproductive technology against infertility. Eggs are removed from a woman's ovaries, and placed in one of the Fallopian tubes, along with the man's sperm.
- **Intra-cytoplasmic sperm injection (ICSI)**—pronounced /ɪkˈsiː/, IK-see) is an in vitro fertilization procedure in which a single sperm is injected directly into an egg. Defective sperm function remains the single most important cause of human infertility.
- **Zygote intrafallopian transfer (ZIFT)** is an infertility treatment used when a blockage in the fallopian tubes prevents the normal binding of sperm to the egg. Egg cells are removed from a woman's ovaries, and in vitro fertilized. The resulting zygote is placed into the fallopian tube by the use of laparoscopy.