

IVF & Other Assisted Reproductive Services

What's covered?

Emergency Services Health's Gold Hospital and Gold Combined includes cover for in-hospital services relating to In vitro fertilisation (IVF) and other assisted reproductive services that treat infertility. Normal waiting periods apply including the 12 month waiting period for pre-existing conditions.

It's important to be aware that IVF treatment has several stages and only the components that involve an admission to hospital as an 'in-patient' as well as those services that have a valid medicare item number are eligible for benefits.

Usually, the harvesting of eggs is the main surgical procedure in an IVF cycle and as this procedure is carried out in an operating theatre you'll be admitted as an in-patient to hospital.

In this instance, Emergency Services Health's Hospital cover will provide a benefit toward the theatre fees, hospital accommodation, anaesthetist and treating doctors' fees. It is important to be aware that you may need to pay a gap if medical fees are more than the Medicare Benefits Schedule fee. Ask your doctor whether you'll incur any out-of-pocket costs.

Some patients are also admitted as an in-patient for the embryo transfer procedure, if so, the same benefit as described above applies.

IVF Services which occur outside of a hospital admission (as an 'out-patient') can not be covered by private hospital cover but may be claimable on

Medicare or paid out of your own pocket.

There may also be additional costs associated with egg transportation, testing and freezing that will need to be covered at your own expense.

Some pharmaceutical items such as IVF Nasal Sprays and Pessaries may also be partly covered under Emergency Services Health's Extras cover. Please get in touch for more information.

Ask for an IVF quote.

To help determine what you will be covered for, we strongly recommend you ask your IVF clinic for a detailed quote of your expected treatment plan, including all medical item numbers.

Providing this quote to Emergency Services Health before undertaking treatment will assist us in being able to provide advice that is as accurate as possible based on the information provided in regard to what you are covered for and what costs you are likely to incur.

This resource is intended as a brief outline of our health insurance benefits related to IVF & Other Assisted Reproductive Services. You can view additional resources on IVF on the Ombudsman's website. <http://www.ombudsman.gov.au/publications/brochures-and-fact-sheets/phio/assisted-reproductive-services>

If you have any questions please call 1300 703 703 email enquiries@eshealth.com.au or visit eshealth.com.au. We're here to help.