How Much Does In Vitro Fertilization (IVF) Cost in California?

By Her Lawyer on January 21st, 2022

In Vitro Fertilization Costs (IVF) in California

In Vitro Fertilization (IVF) is an extremely helpful yet expensive procedure. Here's everything you need to know about the costs of In Vitro Fertilization (IVF) in California.

California does not require insurance companies to provide coverage for IVF. California residents interested in IVF can expect to pay \$10,000-\$11,000 for a cycle without medication and \$20,000+ for a cycle with medication.

What is In Vitro Fertilization (IVF)?

<u>IVF</u> is a medical procedure in which the fertilization process between an egg and sperm takes place in a lab. Women with fertility problems are among those who commonly seek IVF.

Three types of IVF are:

- Natural IVF uses no medication; most affordable but has the most health risks
- Mini IVF uses minimal medication; moderately priced
- Traditional/Conventional IVF uses the most medication; most expensive but has highest chances of a successful conception

Benefits of IVF include increased chances of conception and decreased chances of genetic problems and miscarriage. However, IVF procedures are expensive, and pricing and insurance coverage differs across states.

Breakdown of California IVF Costs

One IVF treatment cycle may involve:

- Ultrasounds
- Blood tests

- Egg retrieval
- Embryo transfer
- Cryopreservation of viable embryos

Each step contributes to the overall IVF cost. Lab fees, medication fees, and usage of third parties are other potential costs to consider.

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Egg Retrievals

California residents interested in the IVF process can either use their own eggs or find an egg donor. A patient who uses their own eggs may pay \$7,000-\$22,000 for this step of IVF, depending on the chosen clinic. Using an egg donor will increase total costs by at least \$8,000.

Embryo Transfers

Frozen embryo transfers (FETs) typically cost \$3,000-\$5,000. Opting for a fresh embryo transfer, which takes place immediately after an egg retrieval, may be a cheaper alternative.

Fertility Medications

Fertility medications range from \$2,000-\$4,000 and are separate from the costs of an IVF cycle. Expect to pay for fertility medications if proceeding with Mini IVF or Conventional IVF.

Insurance for IVF in California

California does not provide the option to purchase individual coverage for IVF. Companies may offer fertility coverage in employee health benefit packages but may not extend the coverage to IVF.

Those seeking IVF but are concerned about the procedure's costs should consult with a fertility or <u>women's rights attorney</u> for assistance in finding the most cost-effective and appropriate IVF clinic.

Related: <u>How Much Does Using an Egg Donor Cost?</u>

Contact Us

If you or a loved one would like to learn more about the In Vitro Fertilization costs in California, <u>get your free consultation</u> with one of our <u>family law</u> <u>attorneys</u> in California today!

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