In Vitro Fertilization

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Line(s) of Business: HMO; PPO
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Section: OB/GYN & Reproduction
Place(s) of Service: Outpatient

I. Description

In vitro fertilization is a method used to treat infertility. It involves the administration of medications to stimulate the development, growth and maturation of eggs that are within the ovaries. The eggs are retrieved from the follicles when they reach optimum maturation and are combined with sperm in the laboratory before being placed in an incubator to promote fertilization and embryo development. The embryos are then transplanted back into the woman's uterus.

II. Criteria/Guidelines

A. In vitro fertilization for women ages 18 years or older with a male partner is covered (subject to Limitations and Administrative Guidelines) when all of the following criteria are met:
   1. If the woman ages 18 years or older and her male partner have a five-year history of infertility, or infertility associated with one or more of the following conditions:
      a. Endometriosis
      b. Exposure in utero to diethylstilbestrol (DES)
      c. Blockage or surgical removal of one or both fallopian tubes
      d. Abnormal male factors contributing to the infertility
   2. The woman ages 18 years or older and her male partner have been unable to attain a successful pregnancy through other infertility treatments for which coverage is available.

B. In vitro fertilization for women ages 18 years or older without a male partner is covered (subject to Limitations and Administrative Guidelines) when the woman, who is not known to be otherwise infertile, has failed to achieve pregnancy following 3 cycles of physician directed, appropriately timed intrauterine insemination (IUI). This applies whether or not the IUI is a covered service.

C. The in vitro procedure must be performed at a medical facility that conforms to the American College of Obstetricians and Gynecologists (ACOG) guidelines for in vitro fertilization clinics or
the American Society for Reproductive Medicine's (ASRM) minimal standards for programs of in vitro fertilization.

III. Limitations

A. Coverage is limited to a one-time only benefit for one outpatient in vitro fertilization procedure while the patient is an HMSA member. This benefit is limited to one complete attempt at in vitro fertilization per qualified woman. If this benefit was received under one HMSA plan, the member is not eligible for in vitro fertilization benefits under any other HMSA plan, except for Federal Plan 87 which has a separate limit of one complete procedure.

1. A complete in vitro attempt or cycle is defined as a complete effort to fertilize eggs and transfer the resulting embryo(s) into the patient. A complete cycle does not guarantee pregnancy. Members are liable for the costs of any subsequent attempts, regardless of the reason for the previous failure.

B. In vitro fertilization services are not covered when a surrogate is used. A surrogate is defined as a woman who carries a child for a couple or single person with the intention of giving up that child once it is born.

C. While most of HMSA's plans cover in vitro fertilization using donor oocytes and sperm, there are a few that do not. Providers should check the patient's plan benefits before considering the procedure.

1. While the patient may be precertified for the IVF procedure, HMSA will not cover the cost of donor oocytes and donor sperm, and any donor-related services, including, but not limited to collection, storage and processing of donor oocytes and donor sperm.

D. Cryopreservation of oocytes, ovarian tissue, embryos or sperm is not covered.

E. Infertility services for women age 40 and older with natural menopause are not covered as such services are not considered treatment of disease. Women with ovarian failure who are less than 40 years of age are considered to have premature ovarian failure (also known as premature ovarian insufficiency, primary ovarian insufficiency, or hypergonadotropic hypogonadism).

F. Infertility services are not covered for women who have undergone a hysterectomy.

G. Infertility services are not covered for individuals who have undergone genital gender reassignment surgery (female to male or male to female) as these individuals are considered to have undergone elective sterilization and are not eligible for infertility services.

H. Assisted reproductive technology (ART) procedures are not covered. This includes but is not limited to:

1. Embryo transfer (except for IVF).
2. Gamete intra-fallopian transfer (GIFT), and zygote intra-fallopian transfer (ZIFT).
3. Services and supplies related to ART procedures except for IVF.
4. Services of a surrogate or gestational carrier.
IV. Administrative Guidelines

A. Precertification is required. To precertify, complete the In Vitro Fertilization Precertification and mail or fax the form as indicated. Appropriate documentation to support a clinical diagnosis should be submitted with the precertification request.

B. For claims filing instructions, see Billing Instructions and Code Information. HMSA reserves the right to perform retrospective reviews to validate if services rendered met coverage criteria.

V. Important Reminder

The purpose of this Medical Policy is to provide a guide to coverage. This Medical Policy is not intended to dictate to providers how to practice medicine. Nothing in this Medical Policy is intended to discourage or prohibit providing other medical advice or treatment deemed appropriate by the treating physician.

Benefit determinations are subject to applicable member contract language. To the extent there are any conflicts between these guidelines and the contract language, the contract language will control.

VI. References