



EXPERT: Craig Reisser

BUDGETING YOUR SURROGACY JOURNEY

8 FACTORS THAT CAN HAVE A BIG IMPACT ON COSTS

Craig Reisser, a parent via egg donation and surrogacy in the USA, shares some advice for intended parents who are looking for guidance on planning their surrogacy budget.

An inevitable question from intended parents getting started with a surrogacy journey in the USA is, "How much is it going to cost?" And one of their biggest worries is often, "How do I minimise my risk if things don't go as planned?"

Like many intended parents, in my own journey I spent hours with excel spreadsheets trying to get to the "Number". This was made more difficult by there being so many surrogacy and egg donation agencies and IVF clinics, with each of them having their own programs and way of presenting the costs.

Learning to unpick all the cost items became a necessity to understand what was included and what extras needed to be provided for. More importantly was the realisation that the total cost could not be known until it was all done. So it was also essential to understand the risk factors that could make our "Number" go up. Figuring out how to minimise those risks became a priority.

I realised that there are eight major surrogacy budget "levers" that will shape your final "Number" - four choices that are within your control and four risks which you should try to manage.

Budget Choices You Can Control

1. Choice of Surrogacy Agency

Your choice of surrogacy agency can directly determine cost items that comprise roughly 45-55% of your budget. These include the agency's own fees and related costs; the likely amount of compensation and reimbursements your surrogate will receive; and the US legal fees associated with your journey.

Agencies set the ranges of compensation levels for surrogates in their programs. These levels can differ from one agency to another based on various factors, which can include an agency's philosophical approach to surrogate compensation or potentially in some cases screening standards.

A major factor can also be from which US states an agency recruits its surrogates. Surrogates in some US states receive on average higher levels of compensation and reimbursements than in others. This can be due to both differences in the cost of living as well as demand from intended parents to work with a surrogate from a particular US state. For example, California is known for being one of the most expensive US states for surrogacy.

In addition, an agency's approach when it comes to US healthcare insurance and medical costs can have a big impact on your budget and how exposed you may be to this significant risk factor if there are medical complications. This involves both the medical costs associated with a surrogate's pregnancy and delivery, and particularly for intended parents who do not have their own US healthcare insurance, newborn medical care.





2. Choice of IVF Clinic

Your choice of your IVF clinic can determine roughly 30-35% of your overall budget. But it can also have a bigger influence on some of the cost risks than the choice of surrogacy agency. This is because three of the key risks are more directly related to the IVF process and your clinic's success rates. Risk related to the medical costs of pregnancy, delivery and newborn care are not linked to your choice of IVF clinic, though high standards for medical approval of surrogates by a clinic may be a factor that helps contribute to a safe and healthy pregnancy and delivery.

To be able to accurately budget the costs of your clinic it is important to know the all component elements of the IVF process and whether they are included in an inclusive pricing or will be charged separately.

You will want to assess the probability that you will have to repeat any element of the IVF process, principally the egg retrieval and embryo creation and screening processes and/or an individual embryo transfer procedure. If you have to repeat any of these steps then whether these procedures are included in your clinic's inclusive pricing or will be charged separately is a key to your budget.

3. Choice of Egg Donor

For those working with an egg donor who is not a friend or a family member, then this element can represent roughly 5-10% of your overall budget.

When it comes to third-party egg donors in the USA, it is possible to find a donor either in a clinic's own program, or in one of the many non-clinic egg donor agencies. The costs for these two options can be very different. In general the costs associated with donors who are part of a clinic's program are lower than for non-clinic agency options. The level of any agency fees, the costs for medical and other screening and donor compensation will be key cost items.

Whether or not your donor is "local" to your clinic (lives within daily driving distance) will have an impact on your budget. For a "local" donor, you will not need to budget for significant, if any, travel reimbursements while she is in treatment. If she is not "local" then you will need to budget for your donor's travel to your clinic as well as her accommodation and meals during the period of her stimulation and egg retrieval, which can be some 10 days to 2 weeks. This can add thousands to your budget. Generally having





a “local” donor is a less costly option and can be easier to accomplish by working with a donor from your clinic’s own program.

4. Choice and Location of Surrogate

Factors such as the state your surrogate lives in, which surrogacy agency program she has come through and whether she is a first time or a repeat surrogate can have a big influence on the level of surrogate compensation and reimbursements in your budget.

Whether or not your surrogate is “local” to your clinic also can have an impact on your budget. If she is “local” then similar to having a “local” donor, you will not need to budget much, if any, for travel reimbursement. If she is not “local” then she will need to travel to your clinic potentially once for an in-person medical approval and then for each embryo transfer. For these generally short trips you need to budget for travel, accommodation and meals.

In addition, if your surrogate is “local” then it’s likely that all of her pre and post transfer monitoring (blood hormone tests and ultrasounds) will be done at your clinic. In this case the costs for this monitoring may be included in your clinic’s pricing. If your surrogate is not “local” then this monitoring will have to be done wherever she lives and this is typically an added cost that needs to be budgeted.

Intended parents need to know that among the relatively small number of US IVF clinics that do the majority of surrogacy cycles, these are all located in major metropolitan areas with higher costs of living and most are in US states with generally higher compensation levels for surrogates. So counter-intuitively, having a “local” surrogate may not always be a less costly option.

Budget Risks You Need to Manage

5. Repeating the Egg Donation and Retrieval plus the Embryo Creation and Screening

This part of the IVF process represents some 75-80% of the IVF and egg donor costs for a single successful journey. If the egg retrieval does not result in a sufficient number of eggs or no normal embryos were obtained, then this is the most costly part of the IVF process to have to repeat. In addition to the medical costs there is also

the donor compensation and potentially travel reimbursement, as well as possibly egg donor agency fees and screening costs that would need to be paid if you have to repeat this.

Some clinics may offer guarantee programs in you need to repeat this part of the process. These typically will cover the cost of the clinic’s fees for the egg retrieval procedure and embryo creation, as well as possibly the stimulation medications. They may not include the costs of embryo screening and are unlikely to cover any costs associated with the donor herself, such as her compensation or any travel costs, or any fees related to an egg donor agency.

Choosing an egg donor who has been medically screened to high standards, as well as potentially one who has demonstrated high fertility through a prior donation can help mitigate this risk. This is particularly important for same sex male couples selecting a donor if they intend to pursue a split donation and each desire to be a genetic parent.

6. Repeating Embryo Transfers

An individual embryo transfer not resulting in a live birth is the most common risk in the IVF process. To budget for this risk you need to consider the costs of the transfer procedure itself and related medications; pre and post transfer monitoring; and any surrogate travel reimbursements.

The cost of procedures performed at your clinic may be included in your clinic’s inclusive pricing or they may be additional. But any costs associated with having a surrogate who is not “local” are likely to be additional.

The higher the per transfer live birth success rates of the clinic you choose to work this, the lower the chance that you will have to have a repeat transfer and bear additional costs.

7. Changing Surrogates

This is a less common risk but it does happen. The cost can depend on when in your journey it occurs - before getting started (for example if your surrogate does not pass medical approval) or after having had a transfer. It can also depend on why you need to change - for a medical reason or because your surrogate has had a change of circumstances. Costs can involve new medical screening, and travel reimbursement and potentially fees charged by your surrogacy agency.

Some clinics may offer guarantees on their costs associated with changing surrogates and agencies will have different approaches to re-match fees,

but these are unlikely to cover any costs associated with having a surrogate who is not “local”.

Though not a guarantee, one way to help mitigate this risk is to work with an experienced surrogacy agency and clinic that each have high standards for surrogate screening and medical approval.

8. Pregnancy, Delivery and Newborn Medical Complications

This can be the biggest area of financial uncertainty and depends both on how the pregnancy develops and the availability of insurance to contain your financial exposure if things do not go as planned.

Typically the pregnancy and delivery medical costs are covered under a surrogate’s health insurance. So in general you only need to budget for that share of the costs that are not covered by your surrogate’s insurance. However health insurance in the USA is not guaranteed so there can be changes to the terms or availability of a surrogate’s insurance during the course of your journey. So a residual risk remains. There are specific insurance options than can mitigate this risk.

Newborn care costs are more difficult or costly to insure for those intended parents who do not have US health insurance. There are only a limited number of insurance options available to mitigate this risk.

The most straightforward means of mitigating these risks is to only transfer a single embryo at a time. This can significantly reduce the risk of pregnancy-related complications and pre-term delivery, which are the cases when newborn medical care costs can overwhelm intended parents’ budgets and financial means.

Success the First Time

Overall, making the choices that fit your budget and give you the best chance of success on the first attempt for a safe and healthy pregnancy and delivery and a healthy baby is the best thing that you can do to keep the costs of your journey in-check.

Craig is a regular contributor to Fertility Road on third party reproduction. Look for his upcoming articles on egg donation and surrogacy in future issues of *Fertility Road* or contact him at oregonreproductivemedicine.com

For more information on budgeting your surrogacy journey, check-out Craig’s article ‘The A to Z of Surrogacy Costs’ in the September 2017 issue of *Fertility Road*.