



## Infertility

If you have been trying to have a baby and it's not been happening as quickly as you feel it should, you probably have many questions about your fertility and your options. This flyer provides general information for you about how your health plan defines infertility, how infertility services are generally covered, and some facts you may want to keep in mind as you consider different infertility services.

### Definition of Infertility\*

Infertility is defined as the inability to achieve pregnancy after one year of unprotected intercourse. Services to achieve pregnancy after an adequate work-up for habitual miscarriage will be covered under the infertility benefit after the above criteria are met. Women without male partners may meet the above definition by substituting 12 consecutive monthly, medically supervised and documented artificial inseminations (at their own expense) in place of intercourse.

### Seeking Medical Help for Infertility

#### *HMO Members*

If you are a member of an HMO — MD-Individual Practice Association, Inc. (M.D. IPA) or Optimum Choice, Inc. (OCI) — you must first make an appointment with your Primary Care Physician (PCP). He or she will assess your health to ensure you are in optimum physical health to become pregnant and verify that you meet your health plan's definition of infertility. Your PCP will submit a pre-certification request to your health plan's Clinical Care Coordination Department noting:

- A brief reproductive history of you and your partner;
- How long you have had unprotected intercourse without conception or the dates on which early pregnancy losses occurred;
- Whether you or your partner have undergone voluntary sterilization or its reversal;
- The results of a current semen analysis of the male partner; and
- The name of the participating infertility specialist you will see for your initial infertility consultation.

The Clinical Care Coordination Department will review this request within 48 business hours. If approved, your PCP will note the authorization number on your referral. Once the referral has been approved, you may make an appointment with the designated infertility specialist.

Following your initial consultation, the infertility specialist will recommend a course of action for you and your partner. It is the responsibility of your infertility specialist to keep your PCP informed and to obtain the approval of your health plan for any additional tests of services.

Please remember that some infertility services, including prescription drugs, may not be covered by your health plan. Be sure to read your Evidence of Coverage (EOC) and any riders or endorsements to make sure you know and understand what is covered by your health plan. If you have any questions about your coverage, you may call our Member Services Department at the telephone number listed on your health plan identification card.

#### *MAMSI Life and Health Insurance Company Members*

If you are a member of MAMSI Life and Health Insurance Company (MLH) and have PPO health care coverage, you

or your physician must call the Clinical Care Coordination Department at 301-545-5803 or 1-800-738-1837 to request pre-certification for an infertility consultation. You or your physician will be asked:

- About your reproductive history and that of your partner;
- How long you have had unprotected intercourse without conception or the dates on which early pregnancy losses occurred;
- Whether you or your partner have undergone voluntary sterilization or its reversal;
- The results of a current semen analysis of the male partner; and
- The name of the infertility specialist you will see for your initial infertility consultation.

Following your initial infertility consultation, the infertility specialist will recommend a course of action for you and your partner. If you see a preferred infertility specialist, he or she will obtain the approval of your health plan for any additional tests or services. If you see a non-preferred infertility specialist, he or she can assist you with obtaining your health plan's approval for any additional tests or services, but it is your responsibility to ensure your health plan has approved any additional tests or services.

Please remember that some infertility services, including prescription drugs, may not be covered by your health plan. Be sure to read your Group Certificate and any riders or endorsements to make sure you know and understand what is covered by your health plan. If you have any questions about your coverage, you may call our Member Services Department at the telephone number listed on your health plan identification card.

## **Finding an Infertility Specialist**

Your health plan's Directory of Health Care Professionals lists all participating/preferred reproductive endocrinologists, physicians who specialize in infertility. Our Web Site, [www.mamsiUnitedHealthcare.com](http://www.mamsiUnitedHealthcare.com), provides an up-to-date listing of physicians, health care practitioners and facilities under the Find A Doctor section.

Participating/preferred reproductive endocrinologists are board certified or board eligible in this discipline. To become board certified in reproductive endocrinology, the physician must complete four years of medical school and an internship, a four-year residency in obstetrics and gynecology, two years of practice experience in obstetrics and gynecology, a two- or three-year fellowship in reproductive endocrinology, complete two years of practice in reproductive endocrinology, complete various written examinations and complete an oral examination. Those physicians who have completed all but the oral examination are board eligible.

Infertility specialists participate in infertility centers. The Society for Assisted Reproductive Technology (SART) in conjunction with the Centers for Disease Control (CDC) offers an objective assessment of infertility centers. The SART report includes such information as the number of live births per cycle, the rate of live births with multiple infants, and the number of cycles that the clinic performed (the more cycles performed, the higher the success rate). You can find this report on the Internet at [www.cdc.gov](http://www.cdc.gov).

It is important that you select a physician and clinic that you feel comfortable with and meets your personal needs. You may also want to consider the geographic location, the availability of services on weekends, the type of infertility services offered, and the availability of counseling and support services.

## **Information About Infertility**

Information about infertility is readily available on the Internet. Our Web site, [www.mamsiUnitedHealthcare.com](http://www.mamsiUnitedHealthcare.com), offers a resource for health information, generally, and infertility specifically. Look for the link to Healthwise® Knowledgebase.

Other sources of information on infertility include the American Society of Reproductive Medicine Web site ([www.asrm.org](http://www.asrm.org)) and the Centers for Disease Control Web site ([www.cdc.gov](http://www.cdc.gov)), particularly the SART report.

\* Not all policies include coverage for infertility services. To find out if your policy covers infertility services, check your Group Certificate or Evidence of Coverage or call our Member Services Department at the telephone number listed on your health plan identification card.