



REVISED FEE SCHEDULE FAQ'S

Fee Schedule FAQ – July 2022

Undoubtedly, the current news headlines of rising inflation, rising interest rates and an overall increase in the cost of living potentially means many of us will be facing challenging times. As a business we want to ensure that your hope of conceiving a child is not negatively impacted by the current economic climate. The biological clock doesn't stop for anyone or anything and Concept wants to ensure our patients don't lose valuable time on their fertility journey due to IVF treatment becoming out of reach financially.

The revised schedule and payment options will become effective on the 18th July 2022. It is hoped that this FAQ information sheet will answer all your questions. We are always on hand to help you navigate through the costs so please don't hesitate to email or ring us.

Question 1 - What are the most significant changes?

The range of payment methods available to you has been expanded to offer you more flexibility in financing your fertility treatment costs. We want to ensure all our patients have options when it comes to meeting the financial obligations of fertility costs and that your Medicare rebates work to reduce your out-of-pocket costs.

Question 2 - How does Medicare contribute to my IVF costs?

Medicare contribute to the cost of many IVF treatments. If you are diagnosed as "medically infertile" and qualify for Medicare, then you will be eligible for Medicare rebates. Rebates from Medicare can significantly reduce your out-of-pocket costs. We recommend you contact Medicare on 132 011 to discuss your individual circumstances.

Question 3 - What is the Extended Medicare Safety Net (EMSN)?

The EMSN is calculated on a calendar year basis and provides an additional capped rebate to people whose out of pocket medical costs go over an annual threshold.

Question 4 - How do I know if I have reached the annual threshold for the calendar year?

This information can be found on your MyGov account, or you can call Medicare on 132 011. Generally, the out of pockets costs for your first IVF cycle of the calendar year will be enough to take you over the annual threshold.

Question 5 - Do I need to register to receive the EMSN?

Individuals do not need to register but you may wish to register as a family in order to reach your annual threshold quicker. When you register as a family all family member's out of pocket medical costs contribute to reaching the annual threshold. Be sure to reach out to Medicare for further information.

Question 6 - I have private health insurance, what does this cover?

The first thing to check is whether your private health covers IVF or Artificial Reproductive Technology (ART) procedures. If it doesn't or you don't have private health insurance, then you will not be able to claim for your in-patient costs. See next question for definition of in-patient.

Question 7 - Will I incur hospital and accommodation charges for my cycle and when will I be required to pay these fees?

The fees for the Concept Day Hospital are for **in-patient** services as you are admitted to our hospital as a patient. In-patient services cannot be claimed on Medicare and are separate to IVF cycle fees. We charge **in-patient** fees for the hospital theatre and accommodation egg collections, embryo transfers and gynaecological procedures performed in our day hospital.

If you do not have private health insurance then you will be required to pay your hospital costs on the day prior to your admission to the day hospital, our team will contact you. If you have appropriate private health cover with one of our contracted funds, then Concept will bill your health insurer directly, there is nothing for you to do. If you are required to pay an excess, as advised by the insurer, then Concept will invoice you for this payment after your theatre admission. If you are not with one of our contracted funds (i.e., BUPA) or a contracted fund that only pays a minimum benefit then your out-of-pocket expense will be greater than your excess.

We strongly recommend you clarify with your insurer prior to commencing treatment what coverage you do have.

Question 8 - As part of my IVF journey, I must undergo a minor gynaecological procedure. Will my private health insurer cover this?

It is important to remember that IVF and gynaecological procedures are separate items under private health insurance. Some patients may not have cover for IVF but will be covered for any gynaecological treatment that is undertaken. This depends on your level of cover, and we again strongly encourage you to discuss with your health fund. Our accounts department are happy to provide you with MBS item codes, information that the health fund may require from you. They can be contacted at accounts@conceptfertility.com.au.

Question 9 - When will I be required to pay if I chose Option 1?

At the beginning of your IVF or Frozen Embryo Transfer (FET) cycle, you will receive a Bpoint request from us for your cycle costs and if you are uninsured, your day hospital theatre and accommodation fees if you have no cover. Once you are scheduled for your procedure, our administration team will send you a reminder that your fees are due on the day prior.

If your IVF cycle does not proceed to an embryo transfer the theatre and accommodation fee of \$755 for the embryo transfer will remain in credit on your account.

Question 10 - When will I get my Medicare rebate if I chose option 1?

If you opt to pay your cycle fees in full on the day prior to your procedure, then we will submit the claim directly to Medicare on your behalf upon completion of your cycle. Medicare typically takes between 2-5 days to transact the rebate directly back into your bank account.

Question 11 - I do not have the money to pay for my cycle in full, can you explain how Option 2 works?

If you chose Option 2 then at the completion of your cycle, Concept would submit an unpaid account claim to Medicare on your behalf. Medicare will issue a rebate cheque to you in the name of the specialist doctor. This cheque needs to be returned **IMMEDIATELY** to Concept – please **DO NOT** try to bank it. Once we receive the cheque, we will receipt it to the relevant cycle invoice and re issue you the invoice. This amount will be required to be paid as per our normal invoice terms of 30 days.

Please note that Concept reserves the right to charge interest on your unpaid account if the cheque is not returned to us within 7 days of it being received by you.

Question 12 - I can see that Concept offers payment plans for cycle fees. How does this work?

Yes Option 3 offers you an interest free payment plan to pay off your cycle fees. If you opt for a payment plan, then a member of our accounts team will contact you to discuss details.

The **minimum** repayment is \$250/fortnight, and this will be automatically deducted from your nominated bank account on a day specified by yourself.

Like Option 2, Concept can submit an unpaid account to Medicare on your behalf. A Medicare rebate cheque will be issued to you which needs to be on forwarded to Concept within 7 days in order to avoid interest being charged. See question 11

Concept understands that IVF and associated treatments are costly for all patients, and we also recognise that once your fertility journey starts you don't want to stop. Concept has a responsibility as a service provider to work with our patients to ensure that their IVF treatment does not lead to financial distress and therefore, we reserve the right to put a temporary pause on IVF treatment or cancel treatment if monies owing exceeds \$9000.

Question 13 - Where do I indicate my choice of payment method?

You will be emailed a link where you will be able to indicate your preference.

Question 14 - Can I change my payment method preference?

Yes. Please get in touch with our accounts team accounts@conceptfertility.com.au as soon as possible.

Question 15 - I am required to have Intracytoplasmic Sperm Injection (ICSI). What will this cost me?

Please refer to Page 3 in the fee schedule. If this is required in your IVF cycle and you have selected payment option 1, payment will be requested from you prior to Concept lodging your claim with Medicare.

Question 16 - What other costs will I incur?

Our fee schedule clearly outlines other ESTIMATED costs from external providers that you may incur for ART treatment that are not related to Concept. This list is not intended to be all inclusive, it is a guide only.

Costs for additional services (outlined in the fee schedule) offered by Concept may include, but not be limited to, are donor sperm, freezing and storage etc will be invoiced at the end of the cycle.

If you are utilising our donor program services, please look for the Donor Program supplement on our website or contact donor@conceptfertility.com.au

Question 17 - Are freezing and storage costs the same?

No. An IVF/egg collection cycle where excess, suitable embryos are stored will incur a freeze fee. This is \$760/cycle and includes 1-year complimentary storage. If after 1 year you have embryos in storage you will be required to pay \$250/year for this ongoing storage service.

Question 18 - I am thinking of making an application for SuperCare, what is the process?

SuperCare must establish your eligibility for this service, so it is important that you contact SuperCare directly. Concept is not able to do this on your behalf. Once an application is made by yourself and SuperCare deems you eligible then SuperCare requests a quote for treatment from Concept. Concept can only act on this formal request from SuperCare and can only include services provided by Concept in this quote. We will obtain and include costs for Specialists fees who work with Concept. Please note we cannot provide a quote if you have not had treatment orders written by your Fertility Specialists. It is your responsibility to obtain these orders.

We cannot include any external charges in the Concept quote. External charges will be your responsibility to obtain, and we will assist where we can.

Upon approval and receipt of your finances from SuperCare it is a condition of this arrangement that all monies are transferred to Concept. Failure to do this may cause unnecessary delays to your treatment.

SuperCare advises there is a minimum 14-day turnaround from the time of lodgement of documentation to the ATO before an outcome will be advised.

IMPORTANT NOTE: Treatment cannot commence until application is approved and money received by Concept Fertility.

Question 19 - I am going through the ATO to apply for a superannuation draw down to finance my fertility treatment. Can this be facilitated?

The application process with the ATO is the responsibility of yourself not Concept. In the first instance we ask that you contact the ATO to ascertain what documents you require. Concept will provide you with a quote based on your treatment orders and for this we charge \$150.00. Treatment cannot commence until the application is formally approved.

We are proud to be able to offer Perth's most comprehensive, cost-effective IVF services with a range of payment options to meet your personal circumstances and we look forward to being able to support you on this journey.

Best Wishes

The Concept Team