IVF More Successful When Covered by Insurance

By Erik Lief — March 28, 2017

Supporting what many would believe to be intuitive, women with one particular financial advantage stand a better chance of giving birth when choosing to undergo an expensive fertilization procedure.

A new study has found that women seeking to have a baby by means of in vitro fertilization "are more likely to give birth if they have health insurance that covers the procedure," as compared to women who don't have such coverage.

The research, published today in the *Journal of the American Medical Association*, found that "the average likelihood of giving birth after up to four attempts was 59 percent," versus 51 percent for women who did not have insurance that covered the procedure.

"The two groups were medically similar and had the same outcomes in individual cycles after controlling for factors such as age," said Dr. Emily S. Jungheim, an associate professor of obstetrics and gynecology at the Washington University School of Medicine, in St. Louis. "The difference is that women with coverage were more likely to come back and try again if they were initially unsuccessful," she added, in a statement [2] provided by the university. "Given that they had the ability to try more times, they had a higher chance of giving birth."
involved more than 1,500 women seeking IVF treatment from 2001 to 2010 at the university's Fertility and Reproductive Medicine Center. Roughly 56 percent of the women, who came from Missouri and Illinois, had insurance. And according to the researchers, the center's location was "significant to the findings because Illinois mandates IVF coverage while Missouri does not." (Map courtesy of Google)

"Four IVF cycles are covered by the Illinois mandate," the authors wrote in their study [3], titled "In Vitro Fertilization Insurance Coverage and Chances of a Live Birth."

Among those in the study, 875 women were covered by insurance and 697 paid for the procedure themselves. Of those with coverage, 515 (or 59%) gave birth, while 350 women without insurance (51%) had successful outcomes.

The cost of a single basic IVF cycle [4] can cost anywhere from $12,000 to $15,000, and when other additional services [5] are added it can run even higher.

This finding is by no means a great surprise, but the research simply confirms what is largely held to be true. It also underscores the importance of health insurance and the family-building benefits it confers on those it covers.