

IVF costs and Insurance coverage Worldwide

NORTH AMERICA
CANADA
Prices: From 3.600\$ to 6.000\$
Comments: Medication are not including and approximately costs 3.100\$
MEXICO
Prices:
Comments:
UNITED STATES OF AMERICA
Prices: From 12.000\$ to 30.000\$
Comments: Medication are including.
SOUTH - CENTRAL AMERICA
ARGENTINA
Prices: Approximately 5.000\$
Comments: Medication are not including.
BARBADOS
Prices:
Comments:
BELIZE
Prices:
Comments:
BOLIVIA
Prices:
Comments:
BRAZIL
Prices:
Comments:
CHILE
Prices:
Comments:
COLOMBIA
Prices:
Comments:
COSTA RICA

Prices:
Comments:
DOMINICAN REPUBLIC
Prices: Approximately 9.000\$
Comments:
GUATEMALA
Prices:
Comments:
PANAMA
Prices:
Comments:
PARAGUAY
Prices:
Comments:
PERU
Prices:
Comments:
PUERTO RICO
Prices:
Comments:
TRINIDAD
Prices:
Comments:
VENEZUELA
Prices:
Comments:
EUROPE
ALBANIA
Prices: Approximately 3.000\$
Comments: Medication are not included
AUSTRIA
Prices: Approximately 3.800\$
Comments:
BELARUS
Prices:
Comments:

BELGIUM
Prices:
Comments:
BULGARIA
Prices:
Comments:
CROATIA
Prices:
Comments:
CYPRUS
Prices: Approximately 3.200\$
Comments:
CZECH REPUBLIC
Prices: From 2.700\$ to 3.300\$
Comments:
DENMARK
Prices: From 4.700\$ to 10.000\$
Comments:
FINLAND
Prices: Approximately 3.600\$
Comments:
FRANCE
Prices:
Comments:
GEORGIA
Prices:
Comments:
GERMANY
Prices:
Comments:
GREECE
Prices: From 3.000\$ to 3.800\$
Comments: Medication are not including and approximately costs 2.800\$
HUNGARY
Prices: Approximately 2.600\$

Comments: Medication are not including and approximately costs 2.000\$
ICELAND
Prices: Approximately 5.500\$
Comments:
IRELAND
Prices: Approximately 4.200\$
Comments: Medication are not including and approximately costs 3.000\$
ITALY
Prices: Approximately 3.600\$
Comments:
LATVIA
Prices: Approximately 2.700\$
Comments: Medication are not including
LLITHUANIA
Prices: Approximately 3.600\$
Comments:
MALTA
Prices:
Comments:
NETHERLANDS
Prices: From 2.900\$
Comments:
NORWAY
Prices: Approximately 4.000\$
Comments:
POLAND
Prices:
Comments:
PORTUGAL
Prices: Approximately 3.900\$
Comments: Medication are not included
ROMANIA
Prices:
Comments:
RUSSIA

Prices: Approximately 3.700\$
Comments: Medication are not included
SCANDINAVIA
Prices:
Comments:
SLOVAKIA
Prices:
Comments:
SPAIN
Prices: Approximately 4.400\$
Comments: Medication are not included
SWEDEN
Prices: From 5.500\$ to 8.000\$
Comments:
SWITZERLAND
Prices: Approximately 5.200\$
Comments: Medication are not included
TURKEY
Prices: Approximately 3.100\$
Comments: Medication are not included
UKRAINE
Prices: Approximately 5.500\$
Comments: Medication are not included
UNITED KINGDOM
Prices: From 7.000\$ to 16.000\$
Comments:
ASIA
BANGLADESH
Prices:
Comments:
China - Hong Kong
Prices: Approximately 2.500\$ to 10.000\$
Comments:
U.A.E. & DUBAI
Prices: From 3.500\$ to 5.500\$

Comments:
INDIA
Prices: From 1.000\$ to 4.000\$
Comments:
IRAN
Prices: Approximately 5.100\$
Comments:
ISRAEL
Prices: Approximately 3.500\$
Comments: Free in vitro procedures for its citizens
JAPAN
Prices: Approximately 4.500\$
Comments:
KOREA
Prices:
Comments:
KUWAIT
Prices:
Comments:
LEBANON
Prices: Approximately 6.500\$
Comments:
MALAYSIA
Prices: From 3.500\$ to 4.700\$
Comments:
PHILIPPINES
Prices:
Comments:
SAUDI ARABIA
Prices: Approximately 6.700\$
Comments:
SINGAPORE
Prices: From 6.600\$ to 11.000\$
Comments:
TAIWAN

Prices: Approximately 5.000\$
Comments:
THAILAND
Prices: From 3.500\$ to 5.500\$
Comments:
VIETNAM
Prices:
Comments:
AFRICA
EGYPT
Prices:
Comments:
GHANA
Prices:
Comments:
JORDAN
Prices: Approximately 2.100\$
Comments: Medication are not including and approximately costs 1.000\$
KENYA
Prices: Approximately 5.000\$
Comments:
SOUTH AFRICA
Prices: Approximately 3.200\$
Comments: Medication are included
NIGERIA
Prices:
Comments:
UGANDA
Prices:
Comments:
AUSTRALIA
AUSTRALIA
Prices: From 5.500\$ to 7.500\$
Comments: Medication are included

NEW ZEALAND
Prices:
Comments:
TASMANIA
Prices:
Comments:

Insurance coverage

Country	A national health plan	Private insurance	No coverage	Comment
Abu Dhabi	+	-	-	Only nationals of UAE are covered by national insurance, the rest of the population not
Albania	-	-	+	
Algeria	-	-	+	The drugs which are used for ART are reimbursed but the techniques are not
Armenia	-	-	+	
Australia	+	-	-	Under the Australian Medicare system, each patient receives a set amount of reimbursement towards the cost of an ART cycle
Austria	+	-	-	Two thirds of medication and treatment are covered by a social insurance fund
Belgium	+	-	-	Patient pays about 300-400 Euro per IVF or ICSI cycle whereas the actual cost is 4000-5000 Euro so 90% coverage
Brazil	-	-	+	
Bulgaria	+	-	-	
Canada	-	-	+	
China	-	-	-	
Colombia	-	-	+	
Croatia	+	-	-	
Czech Repub	+	-	-	National health reimbursements covers: 1) IUI (at the maximum seven times per year) 2) IVF is reimbursed in the basic scheme three times for woman life till the age of 39 years. It means-controlled ovarian hyperstimulation by the cheapest urinary gonadotrophins, oocyte retrieval, 48 to 72 hours embryo cultivation and fresh embryo transfer)- Other lab. procedures are always needed to be paid by patients (ICSI, assisted hatching, prolonged embryo cultivation, embryo cryopreservation, cryo embryo transfer, 3 free IVF cycles and hereafter private.
Denmark	+	-	-	The medication is reimbursed for all.
Estonia	+	-	-	100% for the treatment, 60% for the medication.

Continued

Country	A national health plan	Private insurance	No coverage	Comment
Finland	+	-	-	Patients pay for the medication up to 880 EUR per year and about half of the other costs in the private sector. In government supported hospitals the other costs for the patients are 100-200 EUR.
France	+	-	-	Complete for work-up and for care. For IVF up to 4 attempts
Germany	+	+	-	50% of the costs of three cycles are covered
Greece	+	-	-	Complete coverage is foreseen by the law, however this has not yet been
Hong Kong	+	-	-	There are criteria that patients have to fulfil before being recruited into the
Hungary	+	-	-	5 times IVF/ICSI fully covered. The drugs used for stimulation are differently reimbursed. GnRH analogues 0%, hMG/FSH/hCG 70%, progestagens 30-50%
Iceland	+	-	-	
Indonesia	-	-	+	
Iran	-	-	+	
Israel	+	-	-	Until the woman has two children
Italy	+	-	-	regulations
Korea	+	-	-	Partial coverage for three cycles. Only under preconditions: couple married, age 44 years old or younger, and family income less than 130% of urban average
Kosovo	-	-	+	
Kuwait	-	-	+	
Latvia	-	-	+	
Libya	-	-	+	
Montenegro	+	-	-	up to 2250 units for one cycle, and 2
Netherlands	+	-	-	mandatory private insurance or a



Insurance coverage

Country	A national health plan	Private insurance	No coverage	Comment
Portugal	+	-	-	Medication and tests are only partially supported. The techniques are fully supported in public hospitals but are totally paid by couples in the private
Romania				
Russia	+	-	-	Starting with 2010 there will be a national plan for ART coverage for approximately 250 couples up to 2000 euro, with some entry criteria. complete reimbursement in a national health plan for 5% of all cycles in the country and partial or complete from local budgets.
Slovakia	+	-	-	Six cycles until the age of 42 plus 4 cycles after a live birth
Slovenia	+			
South Africa	-	-	+	ART is subsidised in one public/academic institution. Most private insurance does not pay for ART, a very few do, so very limited cover
Spain	+	-	-	Full coverage including medication but only for about 30% of the cycles performed, the rest are private
Sweden	+	-	-	Complete for public hospitals, partial at private clinics (reimbursement of drugs)
Switzerland	-	-	+	
Taiwan	-	-	+	
Tunisia	+	-	-	Medicine expenses are covered for patients having public care insurance.
Turkey	+	-	-	of drug fees, 50% of treatment fees.
UK	+	-	-	Excellence has defined the algorithms for

Continued

Country	A national health plan	Private insurance	No coverage	Comment
USA	-	+	-	The coverage is very variable. About 14 states provide some type of coverage or mandate that coverage be offered to employers (but not necessarily provided to patients), with fewer than 5 providing extensive coverage, all having some limitations. Many patients have coverage for diagnostic tests but not for treatment, or have lifetime limits on infertility treatments. Some patients have very good coverage, e.g. up to 3 complete cycles, with private insurance. It is estimated that nationally approximately 20% of all ART costs are covered by government mandate of private insurers and/or by private insurers.
Vietnam	-	-	+	The cost of ART treatment is high, with respect to average personal income.

Data 2009-2010

Notice: Medically Assisted Reproduction treatments are regulated by different policies and legislations in different states or countries. Local authorities may reevaluate, alter or adjust them to new forms, expressing new policies, influenced by different cultural contexts or political influences. Due to these changes, it is highly recommended for individuals or couples wishing to pursue sub fertility treatments to check current legislation of any location they intend to visit.

Check IVFClinicsWorldwide.com, TERMS OF SERVICES & PRIVACY POLICY