

Fertility Insurance Questions

Before calling your insurance provider

- Request a cash price quote from Fuze Health to compare to your insurance cost: <https://hello.fuzehealth.com/fertility/quote>
- Make sure to have your insurance card readily available. You will be asked to confirm your identity and for your membership information during the call.
- You should be calling 'member services' for this discussion, not the pharmacy.
- Have a current list of your medications available to reference.
- Have your treatment plan and cycle type available to reference (including prior treatment, if applicable).

Insurance phone # called: _____

Date/time: _____ Insurance representative name: _____

Do my pharmacy benefits cover fertility medications, including self-injectable medications?

1. If not, do I have coverage for medications under my medical benefits, and how can I get my prescriptions filled?

Do I have an annual or lifetime dollar limit for fertility benefits?

1. How much has been used on my medical benefit?
2. How much has been used from my pharmacy benefit?
3. Do I have a deductible?

Fertility Insurance Questions

Are there any limitations for coverage (e.g., diagnosis, treatment type, age, total dollars, or number of cycles)?

1. Is this limit for medications only or does this include medical services like clinic visits, labs, and procedures?
2. For my specific treatment plan are there limitations? [reference your treatment plan]
3. If covered, what is the cost of my medical treatment?

Which of my fertility medications, if any, require prior authorization?

1. Are there any preferred medications I should use?
2. What is my copay amount per medication? Is this applied to my deductible?

Do I have to use a specific specialty pharmacy to be covered? Do I have a restricted number of retail fills?