

THE TIMES

FERTILITY CLINIC BABY BOOM

The rising cost of motherhood

Fertility clinics grow in popularity as women wait longer to have kids.

BY CARMEN McCOLLUM
Times Business Writer

To Kristen and Jason Hughes of Lowell, twins Brooke and Jason Jr. are worth every penny of the \$10,000-plus it cost to have them.

The twins, born March 27, are among more than 30,000 babies born each year in the United States through Assisted Reproductive Technology. It is a rapidly growing service and business helping women who have had difficulty conceiving to finally celebrate Mother's Day.

There has been steady growth in the ART industry since the late 1980s, according to Eleanor Nicoll, spokeswoman for the American Society for Reproductive Medicine, who said there are at least 425 clinics operating in the United States. In 1999, these clinics performed 86,822 ART cycles, resulting in 21,501 live births and 30,285 babies, explained by the high occurrence of twins and triplets, according to the most recent fertility statistics compiled by the U.S. Centers for Disease Control.

In the region, there are at least four clinics, and there are many more in the Chicago area.

The clinics and technology are out there, but the joy of motherhood still comes with a hefty price tag.

Though the Hughes family was fortunate enough to have insurance cover most of the

bills, costs for most couples start in the range of \$10,000 to \$15,000 per one-month cycle.

Some clinics will do up to nine cycles, others might cap it at five or six. Couples also can switch clinics, increasing the number of cycles—and the amount of money they spend for the process.

A typical fertility drug can range from \$50 to \$5,000 for a single cycle, said Dr. David Cohen, a professor of obstetrics and gynecology and an infertility specialist at the University of Chicago Hospitals.

But couples like the Hughes are willing to pay.

Kristen Hughes said she had a history of endometriosis and had two unsuccessful artificial inseminations.

"I had been working part-time in Illinois and decided to go back to work full-time," she said. "My insurance benefits covered in vitro. Initially, we weren't sure if we were going to spend the money, but once we found out the insurance covered it, we decided to try it."

Hughes said she tried several different drugs during the process, and felt lucky to have become pregnant during the first cycle.

The fraternal twins were delivered by a planned Cesarean birth at 38 weeks. Brooke Nicole weighed 6 pounds, 4 ounces, and Jason Jr. was 7 pounds, 3 ounces.

Dr. Joel Brasch, medical director and owner of the **Advanced Reproductive Health Centers**, which has six offices in Northwest Indiana and in Illinois, said such success stories are becoming more common because treatment is increasingly affordable and

more couples are seeking help than ever before.

Brasch also is the director of the division of reproductive endocrinology at Mount Sinai Hospital Medical Center in Chicago and assistant professor of obstetrics and gynecology at Finch University of Health Sciences/The Chicago Medical School.



NATALIE BATAGLIA / THE TIMES

Motherhood can come at a hefty price. Kristen and Jason Hughes spent more than \$10,000 for fertility treatments to conceive fraternal twins, Brooke Nicole, left, and Jason Jr.

COST OF PROCEDURES

Fertility drugs

\$1,000 to \$2,000 per cycle

Fertility drugs stimulate the release of eggs during the monthly cycle. Clomid is a common type, but women can try other injectable drugs.

In vitro fertilization

\$8,000 to \$12,000

Doctors harvest eggs from the ovary, fertilize them in the lab and transfer developed embryos into the uterus.

Gamete intrafallopian transfer

\$13,000 to \$15,000

Eggs and sperm are put directly into the fallopian tube. This procedure involves surgery.

Zygote intrafallopian transfer

\$13,000 to \$15,000

ZIFT refers to the placement of fertilized eggs into the fallopian tube. This procedure also is done by surgery, laparoscopy.

*All of the above involve the woman's own egg. Donor eggs can add \$4,000 to \$8,000.

SOURCE: **DR. JOEL BRASCH,**
ADVANCED REPRODUCTIVE HEALTH CENTERS

He opened his first clinic in Orland Park five years ago with one patient. This year, he expects to see an additional 600 to 700 new patients and log 14,000 to 15,000 visits from patients in Chicago and Northwest Indiana.

"Fertility injections are very expensive," he said. "It can cost a minimum of \$50 a dose, and a patient may need two to four doses a day. It requires blood work and an ultrasound, which adds to the cost."

Brasch said he is concerned about the number of people who believe the procedure is unaffordable.

"We deal with a working class world," he said. "We have a payment plan and finance plans...a big bulk of it is covered by insurance."

Brasch said women are typically referred by their obstetrician/gynecologist after being unable to conceive for anywhere from three months to two years.

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Motherhood

continued

On the first visit, he spends an hour or so meeting with the couple, and conducts a basic examination. Next, he begins a series of tests and evaluations looking at the ovary functions and the sperm.

"It's highly sophisticated," **Brasch** said. "Sometimes insurance pays for a portion of the evaluations and sometimes they don't. It varies."

According to **Brasch**, there is a significant distinction between what is paid for between Indiana and Illinois. Illinois has a mandated coverage law, which states that insurance carriers must provide infertility coverage. This includes the evaluation and treatment, all the way through four cycles of in vitro fertilization, which could cost \$8,000 to \$10,000 per cycle.

Indiana has no mandates regarding infertility treatment, despite several attempts in the legislature to have it included, doctors said.

Other states in which insurance coverage of fertility treatments is mandated are Arkansas, Hawaii, Louisiana, Maryland, Massachusetts, Montana, New Jersey, New York, Ohio, Rhode Island and West Virginia. **Brasch** said many people fall under the mandate and are not aware of it.

Brasch and other reproductivity facility owners offer a money-back guarantee.

Brasch said that allows couples who do not have success with ART to have some money to use for adoption. By offering an option, it gives couples a sense of shared success. The amount they get back varies depending on the woman's age and medical factors.

Fertility clinics in the area have seen growth typical of that in the infertility business as a whole — between 5 and 6 percent a year. About 10 percent of the couples in Northwest Indiana have a problem with fertility, and that's a reflection of what's happening in the country.

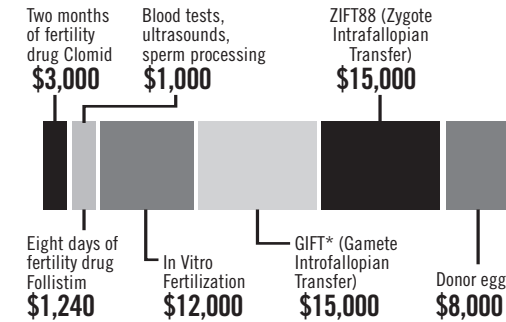
More couples are experiencing the problem because women are waiting longer to marry and get pregnant. More women are pursuing a career and try to have that under way before getting pregnant.

The problem of infertility also must be viewed from both a male and a female standpoint. For women, age is an issue. For men, there are issues of genetically low sperm count or sometimes a man has had cancer and was treated with something that caused a problem.

When states mandate that insurance companies provide infertility coverage, it means

Price of motherhood

Assisted Reproductive Technology clinics offer several treatments. Some women find success in the first month using fertility drugs or one of the following methods. Others might need to use more costly methods. A worst-case scenario, stretching over several months, might look like this:



*GIFT surgically places eggs and sperm into fallopian tubes.
**ZIFT surgically places a fertilized growing embryo in fallopian tubes.
SOURCE: **Advanced Reproductive Health Centers**

society is bearing the cost, rather than just the individual.

Despite legislative mandates in some states, for some, the costs for ART remain too high.

Carolyn Kirchenstein, a Hobart police detective, said the expense of the treatments forced her to opt against it.

"The drugs run \$1,000 per month and that doesn't include the monitoring, which is about \$2,400 per month," she said. "We just can't afford it."

Initially, Kirchenstein said she went through a battery of tests, and had blood drawn weekly. She said also had a painful dye test that helped doctors find a blocked fallopian tube. She said her insurance covered about 80 percent of the \$15,000 process.

"But I'm still not pregnant," she said.

Faced with spending \$3,400 a month, Kirchenstein chose to go back to her regular obstetrician/gynecologist and continue taking Clomid, a mild fertility drug.

"It's been five months since I had the surgery," she said. "The emotional toll is not any better—month after month of disappointment. I'm just doing Clomid and hoping for the best."

Aviva Zigelman, a New York-based clinical social worker and director of the Donor Egg program at Long Island IVF, said there are some programs that try to offer a deal. For instance, a clinic might do four cycles and offer the fifth one for free or a set fee.

"Couples also have learned how to play

the insurance game," she said. "For instance, savvy patients may use up whatever one spouse has on their infertility rider and then switch insurance after a year and use up coverage on the other, and back and forth. And, there's nothing illegal about it."

Rachel and Martin Murillo of Hammond were less concerned about insurance than they were about giving their 9-year-old daughter a baby brother or sister.

Rachel Murillo, 31, of Hammond, a patient at **Advanced Reproductive Health Centers**, just became pregnant with twins.

The Murillos began trying to have a baby when their daughter was just a toddler.

"I went to my doctor and she told me the only way I would be able to get pregnant would be through in vitro," Murillo said.

Doctors had previously removed one fallopian tube and an ovary because of an infection and Murillo lost half of the second fallopian tube as a result of an ectopic pregnancy. But after examining her uterus, Murillo said **Brasch** felt she could carry a baby to term using her own eggs and her husband's sperm through an in vitro procedure.

"We had a good outlook because of our ages," she said. "It took the first time. I'm about two months pregnant. I feel great. I get tired sometimes and the twins eat all day and all night."

So far, Murillo said she has spent about \$13,000 out-of-pocket, but says it's worth it. She said she expects her insurance to cover a portion of it. She also spent about \$3,000 on medication and doctor visits, much of which have been paid for through the insurance.

Jason Hughes said initially they weren't 100 percent certain they would do it if insurance didn't cover it.

"I was willing to do it, but we found out about the coverage fairly soon," he said.

After sorting out the financial issues, the couple of eight years took the plunge and are enjoying their twins.

"It's a lot of work," Jason Hughes said.

Kristen Hughes said the process was physically draining, especially not knowing if it would be successful.

"We feel so blessed and so lucky for two people who thought we'd never have babies, never have a family," she said. "It's very busy and very hectic, but being a mother is the most rewarding thing in the world."

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