



PREP Cycle Financial Policy as of March 1, 2016

This Financial Policy is designed to help you understand and anticipate the cost of your treatment at the Ronald O. Perelman and Claudia Cohen Center for Reproductive Medicine (CRM). Please refer back to this policy as you progress in your treatment.

Please note that all fees are subject to change.

Insurance Information

CRM Insurance Participation

CRM CRM participates with Cigna, United Healthcare, Oxford (Optum), and Empire Plan (New York State Government Plan administered by United Healthcare), Cornell Employee-Aetna PPO Plan, and Blue Cross Blue Shield.

While CRM participates with these insurances, **you are responsible for any fees not covered by your insurance.** For this reason, **it is important that you find out from your insurance company if you have fertility coverage; if so, what type of coverage you have; and if you need pre-authorization for medications or treatment.** (Please see attached Billing Bulletin for help with questions to ask your insurance company.)

Please note that insurance coverage may be dependent upon the diagnosis code as well as the procedure code.

If your insurance company confirms that you do have benefits that require prior authorization and/or predetermination for medication and for the cycle please send a request to crm-precertification@med.cornell.edu or call the following CRM telephone numbers:

- (646) 962 7247 — Cigna, UHC, BCBS cycle pre-authorization only and all Oxford (Optum) pre-authorization
- (646) 962 5372 — Cigna, UHC medication pre-authorization only and all Aetna pre-authorization
- (646) 962 3246 — All other insurance plans cycle pre-authorization and BCBS medication pre-authorization

Out-of-network or self-pay patients

If CRM does not participate with your insurance, or if you are a self-pay patient, **you will be responsible for paying for all services rendered by CRM.** **You should find out from your insurance company what out-of-network coverage, if any, you have and if you need pre-authorization for medications and treatment.** (Please see attached Billing Bulletin for help with questions to ask your insurance company.)

Physician Insurance Participation

Please contact the physician's office directly to find out about individual doctor participation, as this may differ from CRM. CRM charges are separate from physician charges.

Reimbursement of out of pocket expenses

CRM will provide health insurance claim (HIC) forms, which you can submit to your insurance company for reimbursement. It is extremely important to check with your insurance company starting treatment to find out your level of coverage as reimbursement depends on your individual insurance benefits and plan.

