



## Insurance and Financing

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Gondra Center is contracted with most major insurance companies, infertility benefits in the state of Arizona are not considered "standard care" causing benefits vary greatly between carriers and policies. We accept the following insurance companies. If you do not see your insurance carrier listed, please call our office to verify in-network participation.

- Aetna
- AmeriBen
- Blue Cross Blue Shield
- Cigna
- Great West
- Meritain Health
- MultiPlan
- Office of Health Care

You may check to see if your insurance company is contracted with outside labs like LabCorp and Sonora Quest.

### Full Coverage

For patients with <sup>infertility</sup> coverage, ~~if you have co-pay~~, you will be responsible for <sup>co-pay</sup> ~~and~~ and any remaining deductible. If you have benefits after a deductible has been met, ask your insurance company if you've met the deductible. If you have not, you may receive a bill for your visit(s).

### Diagnostic Coverage

<sup>if you have diagnostic coverage,</sup> You ~~will~~ <sup>may</sup> receive coverage for the initial consultation and any diagnostic testing to determine the cause of infertility. After diagnostic testing, patients become self-pay for treatment.

### Diagnostic and Treatment Coverage

<sup>you may have</sup> Coverage from initial consultation and diagnostic testing through treatment. Treatment coverage varies and may include coverage for intrauterine insemination (IUI) and/or in vitro fertilization (IVF). Medications are not always a covered expense.

### No Coverage

From the initial consultation through treatment, all patients without insurance benefits are self-pay.

Once you have determined your infertility benefits, there are some additional questions you should ask your insurance company, including: