



## Finance FAQs

At LCRH we are committed to providing highly personalised and sympathetic patient care. These bespoke treatment plans are great for patients but can be confusing for financial planning. We have put together this list of FAQs to try to help.

Please note that we live in an age of on-line fraudsters and these can be substantial payments. We only send invoices and payment links via our Xero Financial Accounting package. No invoice or payment link will ever come from any of the individual clinic e-mail addresses. If you have any queries at all about a payment, please contact [finance@lcrh.co.uk](mailto:finance@lcrh.co.uk) who will be happy to double check your payment and the bank details by phone. The company name for payment purposes will always be LCRH Limited.

Please fulfil your financial obligations promptly – you will receive due dates on each invoice. Payments for IVF/ICSI, FET or IUI cycles must be paid in full no later than the date of the first monitoring scan. If you have questions or need clarification, don't hesitate to reach out to the Finance Team on [finance@lcrh.co.uk](mailto:finance@lcrh.co.uk).

**Please note that LCRH does NOT claim fees directly from insurance companies but will issue you with receipts and will try to fulfil the variety of documentation requests from insurers that will aid your reimbursement. These requests need to be reasonable and LCRH cannot guarantee your reimbursement.**

### **Egg Freezing FAQs start on page 4.**

#### ▪ **What happens first?**

Your first appointment is usually an in-person consultation and scan costing £360. The scan cannot be separated from the invoice as Dr Chapman will want to start her own investigation regardless of any previous treatments. Tests that are commonly also done at this stage might be an AMH (£115) and Semen Analysis (£185) – although recent results obtained elsewhere will be accepted.

First contact could also be via a virtual consultation (£200) with a scan booked subsequently (£360 total).

#### ▪ **What does a monitoring cycle package cost?**

A single monitoring cycle package includes cycle management over two scan appointments and four blood tests during a single cycle and costs £650. What is not included is any medication that is often prescribed during the monitoring cycle. This is usually no more than £110 worth of Ovitrelle, Cyclogest and Letrozole. Patients usually source these from their local pharmacies.



▪ **Why so many quotes?**

Many patients will then receive multiple quotes. These could include an introduction to Access Fertility (who provide a variety of refund and other finance options), plus detailed treatment cycle quote along with potential cycle medication. There may also be a quote for pre cycle blood tests (these often include HFEA mandated Virology and Chlamydia tests plus others like FBC, TSH, Vit D and Rubella). Some of these tests can be organised on the NHS but others may not be available and getting timely and correctly accredited tests is necessary.

▪ **What is virology and why must I (we) have it checked?**

We use the term “virology” to cover the range of screening tests mandated by the HFEA. The Departmental policy states that all patients must have virology screening before commencing treatment within 3 months for first treatments and every two years thereafter.

- Rubella immunity – by asking you to confirm that you have had the appropriate vaccinations
- Hepatitis B – (HBsAg, HBcAb) by a blood test
- Hepatitis C – by a blood test
- Human Immunodeficiency Virus (HIV) – by a blood test
- Chlamydia – by a urine test

▪ **What is on an average single cycle IVF invoice (typically around £6,500)?**

There may be a standard follow up consultation cost (£200). We use this to cover your next steps and to answer many of the queries that come up after the initial consultation.

A mock embryo transfer (£300) may also be included. The clinical team use this appointment to check if there is any likelihood of challenges during the embryo transfer itself.

The in-cycle blood tests (a package at £340) – used to monitor your cycle pre-egg collection. The IVF cycle cost (£3,990) this covers a variety of costs such as scans and the egg collection itself and includes the cost of a fresh embryo transfer OR freezing all embryos. If you wish to have 1 fresh embryo transfer AND freeze additional embryos, there will be a charge of £500 for freezing.

The Blastocyst culture of embryos (£625) – we aim to culture all embryos to day 5. The charge for using the Embryoscope (£500) to monitoring embryo development in a non-interrupted time-lapse imaging incubator.

ICSI or IMSI (£1,350 or £1,900) - one of these procedures could also be advised alongside.

▪ **What about multicycle packages?**

Instead of offering a three-cycle package requiring a large upfront cost and various terms and conditions, LCRH will automatically reduce the cycle fee for every 3rd cycle by £1,500. This means that you pay as you go and do not have to commit to a multi-cycle package upfront.

▪ **What happens if I don't progress to an egg collection after paying this invoice?**

If the egg collection itself is cancelled or postponed then you are refunded everything except for the blood tests, mock embryo transfer, follow ups and scans (charges at £200 each) you have had.



- **What happens if progress to the egg collection but no eggs are collected after paying this invoice?**

If you progress to the egg collection but no eggs are collected – you would be refunded the Culture (£625), Embryoscope (£500) and ICSI (1,350) or IMSI (1,900) charge if relevant. You will not be refunded any costs associated with the fresh transfer or embryo freeze all.

- **What happens if progress to the egg collection but no embryos are reach day 5 blastocyst after paying this invoice?**

If you progress to the egg collection, eggs are collected and fertilised but no embryo cultivates to blastocyst – you would be refunded the Culture (£625). You will not be refunded any costs associated with the fresh transfer or embryo freeze all.

- **What is not included on this invoice that I may need before the egg collection?**

Pre cycle screening blood tests for you and your partner (if applicable). These may include blood and urine virology screens (£255 per person) and other blood tests such as TSH (£55), FBC (£50), Vitamin D (£70), Sickle cell/Thalassemia (£100) and Rubella proofs (70). There may also be a need for semen analysis (£185), semen culture (£125) and a sperm DNA fragmentation tests (£450). Some of these required tests are available via your GP but they need to be correctly accredited, in date and completed in time to start any treatment plans.

The cost of cycle medication ranges from £1,100 to £2,300 per cycle. This is prescribed and usually arranged for direct delivery via Stork and invoiced separately. More than one cycle will therefore receive multiple cycle medication invoices.

- **What if I want to get my cycle medication from some other provider (like ASDA)?**

It is a common misconception that some supermarkets are pricing fertility medication cheaply or at cost. We price check regularly and are usually either the same or cheaper ourselves. You can also check our pricing via the Government NICE website ([www.nice.org.uk](http://www.nice.org.uk)). Our team will also always adjust prescriptions if you have viable medication left over from other cycles. We will provide private prescriptions only for a fee (£250).

- **Can I return any unused medication and be refunded?**

No, any unused medication cannot be refunded as it is not reusable once it leaves a controlled environment even if it is still in its original packaging.

- **What is not included on this invoice that I might need after the egg collection?**

Genetic testing of embryos via PGT-A. This costs £500 for the test set-up then £500 per each embryo tested (e.g. 2 embryos tested = £1,500).

A Frozen Embryo Transfer (FET) cycle fee (£2,050) will apply when embryos are thawed. This covers the FET cycle scans and a second visit to hospital for the embryo transfer. There will also be cycle medication costs (£0 - £650) prior to this transfer.



Cryostorage of all frozen eggs is paid via a monthly direct debit of £30. If all the eggs are thawed the ongoing storage cost will discontinue.

Cryostorage of all frozen sperm is paid via a monthly direct debit of £30. If all the sperm are thawed the ongoing storage cost will discontinue.

Cryostorage of all frozen embryos is paid via a monthly direct debit of £30. If all the embryos are thawed the ongoing storage cost will discontinue.

### **Egg Freezing FAQs**

#### ▪ **What about a single cycle egg freezing invoice?**

There may be a standard follow up consultation cost (£200). We use this to cover your next steps and to answer many of the queries that come up after the initial consultation.

The in-cycle blood tests (a package at £340) – used to monitor your cycle pre-egg collection.

The Egg Freezing cycle cost (£3,250) this covers a variety of costs such as scans and the egg collection itself and includes the cost of freezing all embryos.

#### ▪ **What is not included in the single cycle egg freezing invoice that I might need before the egg collection?**

Pre cycle screening blood tests for you. These may include blood and urine virology screens (£255) and other blood tests such as TSH (£55), FBC (£50), Vitamin D (£70), Sickle cell/Thalassemia (£100) and Rubella proofs (70). Some of these required tests are available via your GP but they need to be correctly accredited, in date and completed in time to start any treatment plans.

The cost of cycle medication ranges from £1,100 to £2,300 per cycle. This is prescribed and usually arranged for direct delivery via Stork and invoiced separately. More than one cycle will therefore receive multiple cycle medication invoices.

#### ▪ **What is not included in the single cycle egg freezing invoice that I might need after the egg collection?**

When you wish to thaw and fertilise the eggs you will need an Egg Thaw, ICSI and Embryo transfer cycle (£3,650). This will require a mock embryo transfer appointment (£300). This may require pre-transfer Medication (£0 - £650), the use of the Embryoscope (£500) and Blastocyst culture (£625), and you may wish to genetically test embryos via PGT-A (£500 per embryo plus a £500 initial set up fee).

Cryostorage of all frozen eggs is paid via a monthly direct debit of £30. If all the eggs are thawed the ongoing storage cost will discontinue.

Cryostorage of all frozen embryos is paid via a monthly direct debit of £30. If all the embryos are thawed the ongoing storage cost will discontinue.

#### ▪ **What about multicycle packages?**



Instead of offering a three-cycle package requiring a large upfront cost and various terms and conditions, LCRH will automatically reduce the cycle fee for every 3rd cycle by £1,000. This means that you pay as you go and do not have to commit to a multi-cycle package upfront.

### **Additional questions, terms and conditions**

- **What are the other additional tests that patients commonly have?**

There are a wide range of additional tests that may be relevant but the most common are the EndomeTrio test (£1,795 including all scans), Full Thrombotic risk profile (£700), Semen Analysis (£185), Semen DNA Fragmentation test (£450), Semen Culture (£125) and MicroVE (£300). The costs of all these and many others are on the price list.

- **What about after a positive pregnancy test?**

Typically patients will book in for Beta HCG tests (£75 each), Progesterone tests (£50) and early pregnancy scans (£200 each). It is also common for patients to have a Harmony test (£425).

- **Financial Responsibility:**

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### **A brief glossary of abbreviations that fertility consultants presume everyone knows...**

**AMH** - Anti-Müllerian Hormone, a blood test is used to measure your current level of this protein hormone. This should correspond to a person's antral follicle count. Together know as an ovarian reserve test. Highly relevant to but not an absolute predictor of fertility.

**HFEA** - The Human Fertilisation and Embryology Authority is an executive non-departmental public body of the Department of Health and Social Care in the United Kingdom. Basically, the UK's fertility watchdog.

**FBC** - Full Blood Count - This is a test to check the types and numbers of cells in your blood, including red blood cells, white blood cells and platelets.



**TSH** - Thyroid-Stimulating Hormone, a blood test is used to measure your current level of this hormone. This checks your thyroid function; important as thyroid problems can affect ovulation and your menstrual cycle.

**Vit D** – Vitamin D, a blood test is used to measure your current level. Vitamin D appears to be linked to both better fertility and a healthier pregnancy for women.

**NICE** - The National Institute for Health and Care Excellence (NICE) provides national guidance and advice to improve health and social care.

**Blastocyst Culture** - refers to the practice of developing embryos within a laboratory setting until they reach the blastocyst stage (Day 5 of development).

**ICSI** - Intracytoplasmic sperm injection (ICSI), involves the sperm being injected directly into the egg. This maximises the chance of fertilisation taking place as it bypasses any potential problems the sperm will have in getting inside the egg. More commonly used when a male factor cause for sub fertility is present.

**IMSI** - Intracytoplasmic morphologic sperm injection (IMSI), is a sperm selection method used in intracytoplasmic sperm injection (ICSI). The technique involves using a microscope to view sperm under very high magnification (over x6000). This allows clinics to view detailed images of sperm.

**PGT-A** - stands for Pre-implantation genetic testing for aneuploidy. It is a genetic screening test performed on embryos. It allows us to comprehensively screen embryos for abnormalities in all 24 chromosomes before transfer. Genetically normal embryos have a higher chance of implantation and the resulting pregnancies have a lower chance of miscarriage. Testing embryos may therefore increase the likelihood of pregnancy, reduce the chances of a pregnancy loss, and improve the odds of a live birth outcome.

**DNA Frag** – DNA fragmentation testing is a type of male fertility test which measures the amount of damaged DNA in a sperm sample. All men have some amount of damage to their sperm DNA, but high percentages of damage may indicate greater difficulty achieving an ongoing pregnancy.

**Beta HCG** – is a test that measures the amount of human chorionic gonadotropin (HCG) in the blood. Essentially, this test is used to confirm and/or evaluate a pregnancy via a blood test.