



## 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. Test results will not be release and medications will not be delivered unless the respective invoices have been settled in advance. 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.**

**It is important to stress that whilst we try our utmost to comprehensively quote prior to invoicing and are always available to discuss potential costs, we cannot know precisely what treatment and test fees you will incur in total prior to the start of your journey with LCRH. Medication, tests, consultations and scans will be suggested and scheduled by the clinical team always with a view to your best possible support and treatment first but please feel free to contact [finance@lcrh.co.uk](mailto:finance@lcrh.co.uk) with any questions or if you need to discuss anything.**

**Egg Freezing FAQs start on page 5.**

- **What happens first?**

Your first appointment is usually either a Couples (£450) or Single person (£350) in-person consultation and scan. 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 with a scan booked subsequently (£450).



▪ **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 £800. What is not included is any medication that is often prescribed during the monitoring cycle. This is usually no more than £60 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 a 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 HTLV, 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 other pre-cycle tests might be suggested?**

In addition to virology testing the clinical team might suggest or require other blood tests such as TSH (£55), FBC (£50), Vitamin D (£70), HTLV (£90), 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 test (£500 - £600). 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.

▪ **What is on an average single cycle IVF invoice (typically around £8,000)?**

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 is either £4225 for a cycle where a fresh transfer of an embryo is planned, (i.e. the transfer via a separate clinic appointment of a day 5/6 embryo) or £4,475 where a freeze of all day 5/6 embryos is planned. These fees cover a variety of costs such as, counselling, scans and the egg collection itself.



The Blastocyst culture of embryos (£600) – we aim to culture all embryos to day 5. The charge for using the Embryoscope (£550) to monitor embryo development in a non-interrupted time-lapse imaging incubator.

ICSI or IMSI (£1,400 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 I 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 (£600), Embryoscope (£550) and ICSI (1,400) or IMSI (1,900) charge if relevant. You will not be refunded any costs associated with the fresh transfer or embryo freeze all as these are imbedded in the lab charges.

▪ **What happens if progress to the egg collection but there is a failed fertilisation, or no embryo reaches a day 5 blastocyst after paying this invoice?**

Depending on whether fertilisation was attempted (using ICSI or IMSI) these may still be payable. If no embryo cultivates to blastocyst after fertilisation then the Culture and or Embryoscope charge may be refundable depending on how far this progressed. You will not be refunded any costs associated with the fresh transfer or embryo freeze all as these are imbedded in the lab charges.

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

Apart from pre cycle tests mentioned above, the cost of cycle medication will not be included on this invoice.

The cost of cycle medication ranges from £600 to £2,650 per cycle. This is prescribed and 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?**

LCRH prices all medications in line with the UK Government NICE guidelines (<https://bnf.nice.org.uk>) where possible. The timely and accurate delivery of medications which are then meticulously checked and explained via a virtual treatment talk is a crucial part of our treatment cycles, so we insist that LCRH prescribes and delivers cycle medication. The team will also always adjust prescriptions if you have viable medication left over from



other cycles. In exceptional circumstances (such as international patients) we will provide private prescriptions only for a fee (£250).

There are two methods of dispensing, direct from one of our clinic locations or via Stork. Our clinic locations will price to account for wholesale fees and do not routinely stock all cycle medications. Stork charges £65 for dispensing and delivery.

▪ **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 cycle invoice that I might need after the egg collection?**

Genetic testing of embryos via PGT-A. This costs £500 for the test set-up for fresh embryos to be biopsied then £500 per each embryo tested (e.g. 2 embryos tested = £1,500). The set-up cost is £2,000 should the embryos need to be thawed first, then biopsied and refrozen.

A Frozen Embryo Transfer (FET) cycle fee (£2,450 incl. HFEA fee) will apply when embryos are thawed. This covers the FET cycle scans and a second visit to the Clinic for the embryo transfer. There will also be cycle medication costs (£200 - £550) prior to this transfer.

▪ **What about freezing and storage costs?**

An initial period of complimentary storage costs for eggs, sperm or embryos may or may not be included in a treatment invoice. This will be clearly indicated. Subsequent storage fees will be billed directly from the HFEA licensed laboratory at which the egg collection, sperm freezing or embryo freezing occurred, not by LCRH. Ongoing storage costs are separated by each of three types and these Clinics maintain the right to amend their pricing for storage at their discretion in future. Patients will always have the right to transfer stored eggs, sperm or embryos to other facilities at their discretion.

The initial freezing of eggs and/or embryos is usually included in the treatment invoices and will be clearly indicated. There may be additional thawing or freezing charges if eggs, embryos or sperm have been transferred from other sites. Sperm freezing will be billed separately.

Aria Fertility's current storage costs:

- 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.

The Lister Fertility Clinic's current storage costs:

First 12 months included then:



- Cryostorage of **all** frozen eggs is £400 per annum billed in advance. If all the eggs are thawed the ongoing storage cost will discontinue.
- Cryostorage of **all** frozen sperm £400 per annum billed in advance. If all the sperm are thawed the ongoing storage cost will discontinue.
- Cryostorage of **all** frozen embryos £450 per annum billed in advance. 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 (£3,300) 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 (£200) 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 £600 to £2,650 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 either need an Egg Thaw, ICSI and Fresh Embryo transfer cycle (£4,150) or a fertilise and freeze all cycle (£4,400). This may require a follow up (£200) and a mock embryo transfer appointment (£300). This may also require pre-transfer medication (£200 - £550). These cycles will also need to include the use of the Embryoscope (£550) and Blastocyst culture (£600), and you may wish to genetically test embryos via PGT-A (£500 per embryo plus a £500 initial set up fee).

#### ▪ **What about storage costs?**

An initial period of complimentary storage costs for eggs may or may not be included in a treatment invoice. This will be clearly indicated. Subsequent storage fees will be billed directly from the HFEA licensed laboratory at which the egg collection occurred, not by LCRH. These Clinics maintain the right to amend their pricing for storage at their discretion in future. Patients will always have the right to transfer stored eggs to other facilities at their discretion.



Aria Fertility's current storage costs:

- 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.

The Lister Fertility Clinic's current storage costs:

First 12 months free then:

- Cryostorage of **all** frozen eggs is £400 per annum billed in advance. If all the eggs 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 £1,300 so that the fee for three cycles is £8,600. 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 (£760), Semen Analysis (£185), Semen DNA Fragmentation test (£500- £600), Semen Culture (£125) and Microbiome tests (£400 / £500). The costs of all these and many others are on the price list.

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

After any initial complimentary scans or blood tests included in cycle fees, patients may book in for additional 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). It is also likely that the clinical team will also prescribe medication at the stage (£100 - £400).

- **Financial Responsibility:**

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. Test results will not be release and medications will not be delivered unless the respective invoices have been settled in advance. 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.**



## 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.

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**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.