

Upcoming Events:

Free Internet Seminar Online An educational seminar with our fertility specialists ONLINE!

More info is on our website or by
email at seminar@sdfertility.com

Free Group Injection Instructions Thursday Evenings at SDFC Call for more information and to RSVP.

Tip of the Month:

Researchers at Columbia University, found that women suffering from PCOS who consumed one gram of cinnamon extract a day had significantly improved their insulin resistance after two months.

+++ Telegram +++

A recent survey conducted by Baby-Center.com found that 75% of 1,000 members who experienced fertility problems went on a "conceptionmoon", similar in concept to a "honeymoon" and or a "babymoon". Favorite destinations included Las Vegas, Florida and Hawaii. 40% of the couples came home pregnant.

Quote of the Month:

"Every staff member treated me in a warm and friendly manner. I also think that the care I received was top-notch, the best that there is at a fertility center."

Patient's comment when asked what she liked best about our care.

Newsletter Subscription:

Receive our monthly email newsletter! Subscribe by sending an email to newsletter@sdfertility.com and read helpful tips and articles in over past 40 issues in our archive at www.sdfertility.com/newsletterarchive.htm.

Clearing Up the Confusion About Insurance Benefits

Before undergoing fertility treatment, Dr. Hummel and Dr. Kettel recommend exploring your insurance benefits. There are three levels to the issue of insurance benefits for fertility treatment.

1. **Your State Law:** Depending on where you live, your state might have enacted legislation requiring health insurance carriers to offer coverage. If you are one of the lucky ones, your health insurance benefit package will have coverage for infertility diagnosis and /or treatment. This is true for Arkansas, Hawaii, Illinois, Maryland, Massachusetts, Montana, New Jersey, New York, Ohio, Rhode Island, and West Virginia. In the states of California, Louisiana, and Texas, insurance carriers are only required to offer coverage for infertility diagnosis and/or treatment. This means that it is up to each individual employer to purchase a rider that covers the benefits. All other states have no mandate concerning infertility insurance benefits. You can read more about your state's mandate at www.resolve.org.
2. **Your Insurance Company:** No two insurance policies are the same. Each one has its own list of coverages, exclusions and restrictions. You can start by getting a copy of your insurance contract and looking for infertility coverage and its exclusions, lifetime limits, and drug coverage.
3. **Your Employer:** Ask the person in charge of medical insurance at work if infertility treatment such as IVF is a benefit on your health insurance plan. If not, find out if and when you could switch to a plan that has coverage. If you don't have any luck, have your spouse or partner ask the same questions at their work and consider a family plan. If you cannot find a plan that provides infertility coverage, have your employer consider adding it. Go to www.resolve.org to find a sample letter to make a case.

Refer a Friend in 2007

For over five years now, Drs. Hummel and Kettel have rewarded patients with \$200 off treatment per referred friend undergoing treatment at SDFC. This program was extended this year with an additional bonus of free medication. If the referrer is going through an FSH stimulation cycle, she gets up to \$600 worth of medication.

"We only request that the gifted medication is part of their treatment prescription", comments Lisa Souza, CEO and office administrator at SDFC. If the referring couple has no need for the free medication, the friend gets the free medication, provided that her treatment protocol warrants the medication prescription. Lisa adds: "That is a wonderful gift for the friend, who might appreciate a little help starting treatment." To find out more about the "Refer a friend" Program, please contact Kim, our financial coordinator.



Refer a Friend in 2007 to SDFC and get rewarded.