



Aetna[®] Infertility Care

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

How common is infertility?

Infertility is a medical disease by the failure to achieve a successful pregnancy after timed egg and sperm contact.

- **12 percent of women** 15–44 years of age in the United States have difficulty getting pregnant or carrying a pregnancy to term.¹
- **35% of infertile couples** have both male and female factors.¹
- **9% of men** 25–44 years of age talk to a doctor about infertility during their lifetime.¹

¹Centers for Disease Control and Prevention. Reproductive Health. Available at: www.cdc.gov. Accessed February 15/2022.





What are the causes of infertility?

Infertility isn't gender specific and can affect one or both members of a couple.

Medical causes – disease or condition

- **Women:** problems that affect ovulation or physical problems with the fallopian tubes or the uterus
- **Men:** physical problems that affect the quality or quantity of sperm (temperature) or anatomic problems such as a varicocele

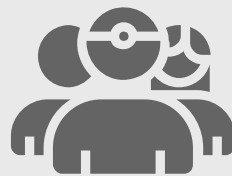
Non-medical factors – family building

- Single individual, without a reproductive partner
- Same-sex couples
- Geographically separated couples
- Fertility preservation (“not ready to conceive yet”)
- “Natural” reproductive aging (peri-menopause)



Benefit design

- Uses an evidence-based approach
- Focuses on safety and quality outcomes
- Optimizes the member's benefits with half-cycle options
- Applies elective single-embryo transfer (eSET) strategy



Infertility support (through National Infertility Unit)

- Provides infertility clinical experience
- Ensures precertification for right care in the right setting
- Promotes eSET
- Includes Institutes of Excellence™ participating providers



Member resource

- Offers infertility information and provider search through **Aetna.com**

Aetna standard infertility benefit*

Infertility defined:

You're unable to conceive after 1 year egg to sperm contact for females 34 and younger; or 6 months of egg to sperm contact for women 35 and older. You can achieve egg to sperm contact through via heterosexual intercourse or donor insemination.

Basic infertility

- Precertification is not required
- Services must be in connection with the diagnosis and treatment of the underlying medical cause of infertility
- Self-referral to an obstetrician/gynecologist (OB/GYN) may occur

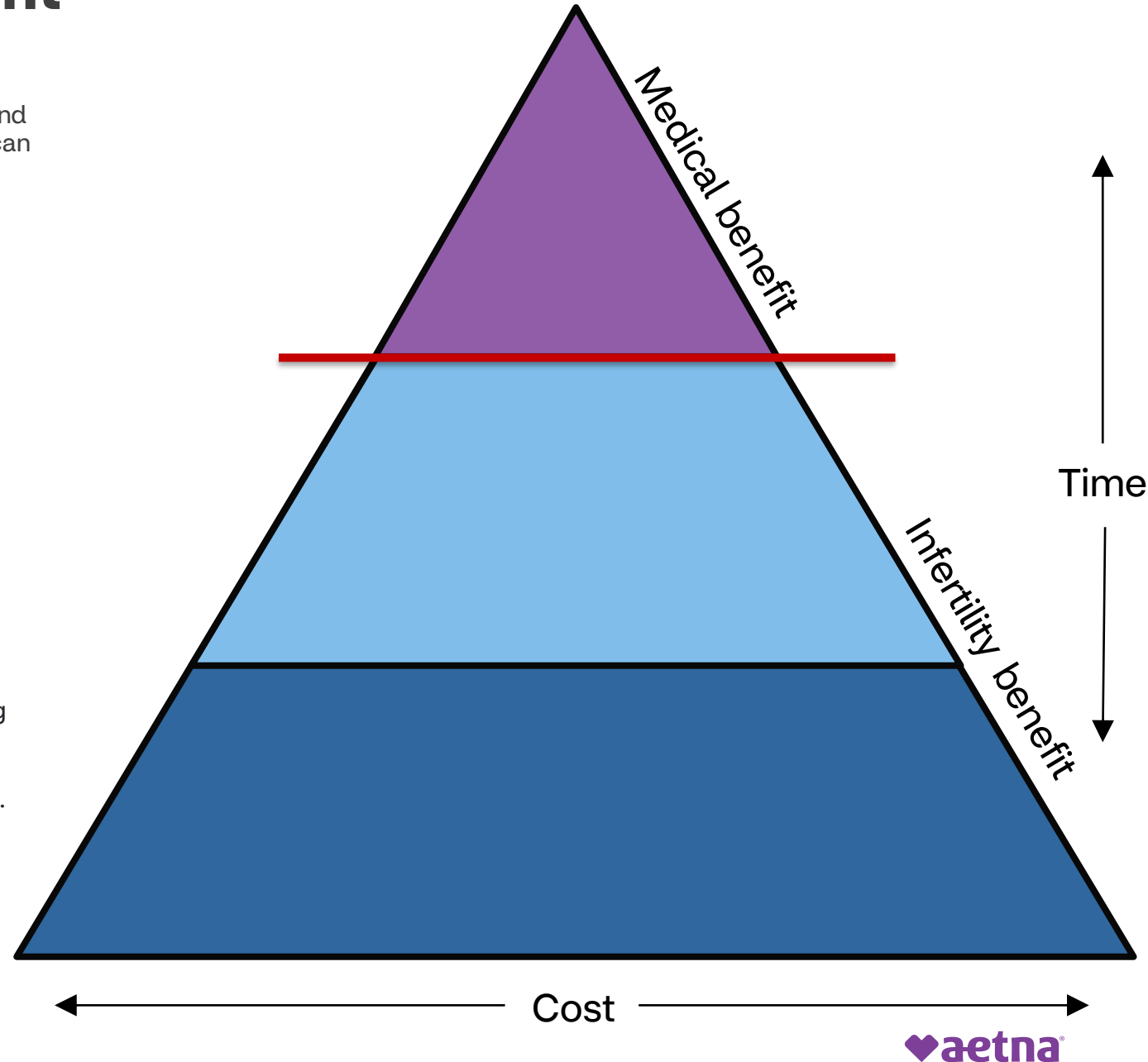
Comprehensive benefits

- Services are more complex than basic services but not as complex as ART
- Services include artificial insemination (AI) and ovulation induction (OI)
- Most plans limit coverage of AI and OI to 6 cycles per lifetime
- Women 37 years old and younger must complete 3 cycles of OI before moving on to ART (this is called step therapy or lesser before greater)

Advanced reproductive technology (ART)

- Services include in-vitro fertilization, frozen embryo transfers and donor egg cycles (covered for the member)
- Our standard covers three cycles
- Additional medical necessity criteria applies for ICSI, Assisted Hatching, etc.
- Our standard covers latrogenic fertility preservation

*Subject to availability, state mandates (fully insured), additional fees and underwriting guidelines.



Improving outcomes and controlling costs for IVF and ART*

- Strategy to encourage singleton births
- Flexibility in cycle definition to reflect the most up-to-date clinical practice
- Precertification that supports evidence-based practice

*In vitro fertilization (IVF) and advanced reproductive technology (ART).



In vitro fertilization (IVF) frequently leads to multiple births and higher medical costs

Multiple embryos are transferred with standard IVF. This can lead to adverse outcomes. Elective single-embryo transfer* is a voluntary benefit strategy to reduce the risk of multiple births with IVF.

Births by type ¹		Percentage of preterm births ¹	
77%	single	11%	if single
22%	twins	58%	if twins
<1%	triplets	96%	if triplets

*Available to plan sponsors with IVF benefits by a cycle limit.

¹Centers for Disease Control and Prevention. 2015 Assisted Reproductive Technology. Available at: www.cdc.gov. Accessed February 15, 2022.

Elective single-embryo transfer (eSET) achieves better health outcomes:

eSET results can lower rates of multiple births compared to multiple-embryo IVF. And, it delivers favorable results compared to traditional IVF.



¹National Library of Medicine, www.ncbi. Accessed March 28, 2022.

²Science Direct, www.sciencedirect.com. Accessed March 28, 2022.

³Applies to cases deemed medically appropriate for American Society for Reproductive Medicine (ASRM) for single-embryo transfer.

⁴CDC, 2014 data, published 2016. www.cdc.gov. Accessed February 5, 2019.

⁵ASRM Practice Committee, www.asrm.org. Accessed February 15, 2022.

Result: Healthier moms and babies



Similar success rates as traditional IVF



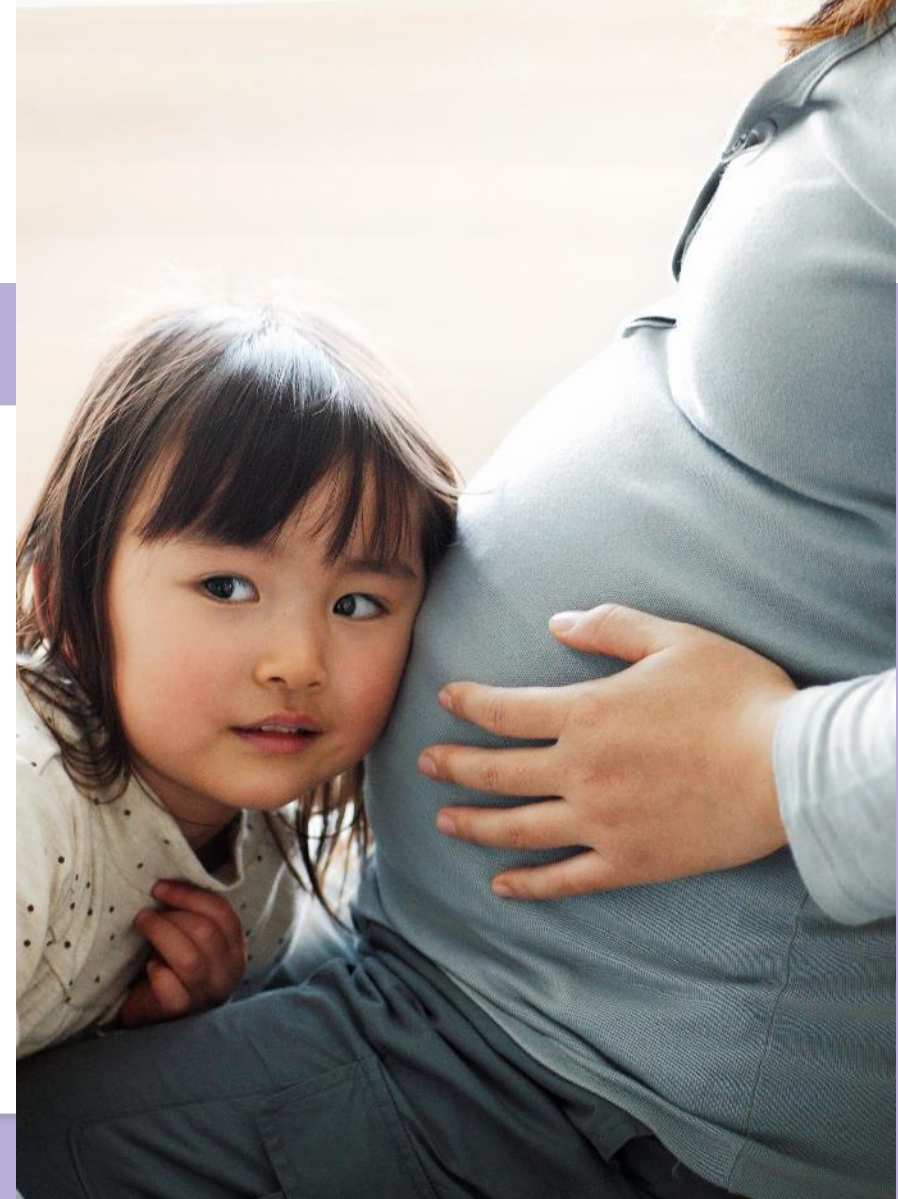
Safer pregnancies and fewer multiple births



Lower costs for mom and baby

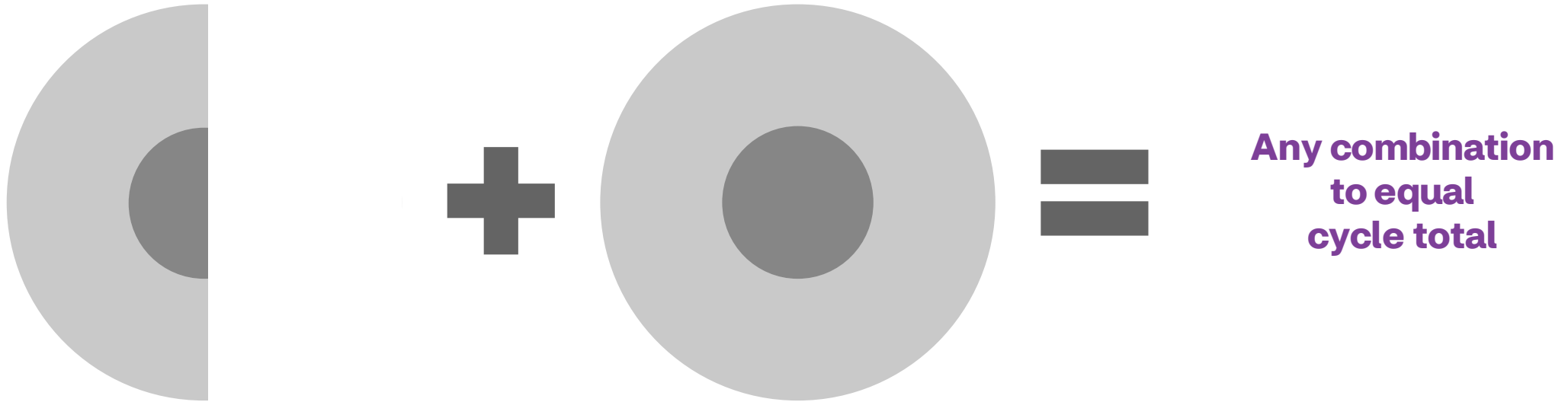


\$10,800 savings for parents per live birth*



*Compared to traditional (multiple embryo) IVF – Aetna Informatics, August 2016.
Infertility and bariatric services are not included as a part of our standard benefit package. May be included via state mandate.

Infertility treatment in half cycles gives members more flexibility and success



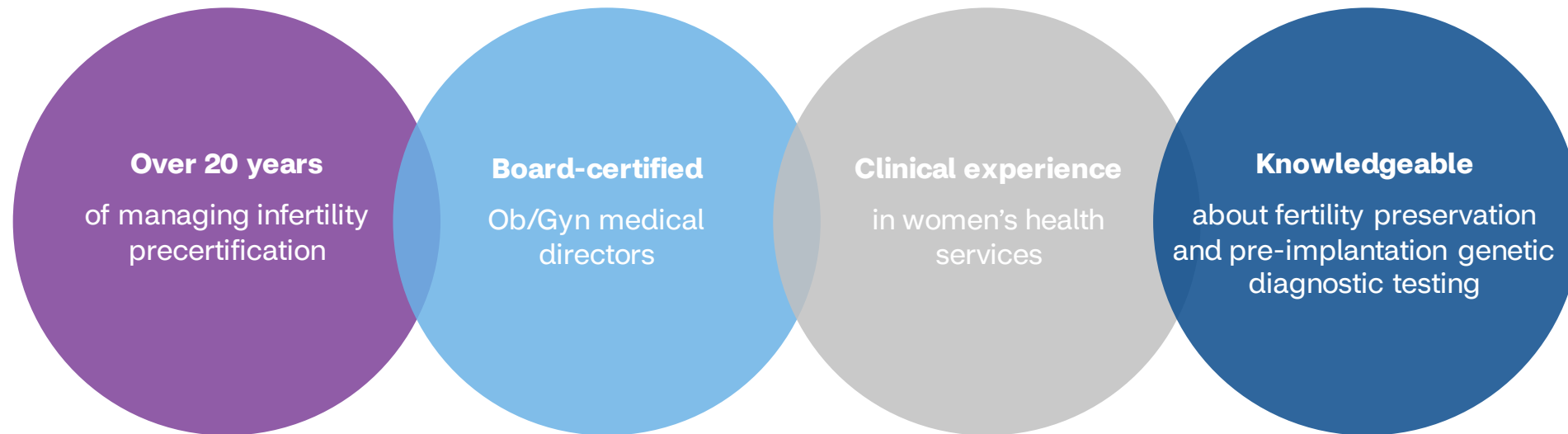
Half-cycle options:

- One fresh in vitro fertilization (IVF) cycle with attempted egg aspiration without embryo transfer
- Fertilization of egg and embryo transfer
- One cryopreserved (frozen) embryo transfer

Full-cycle options

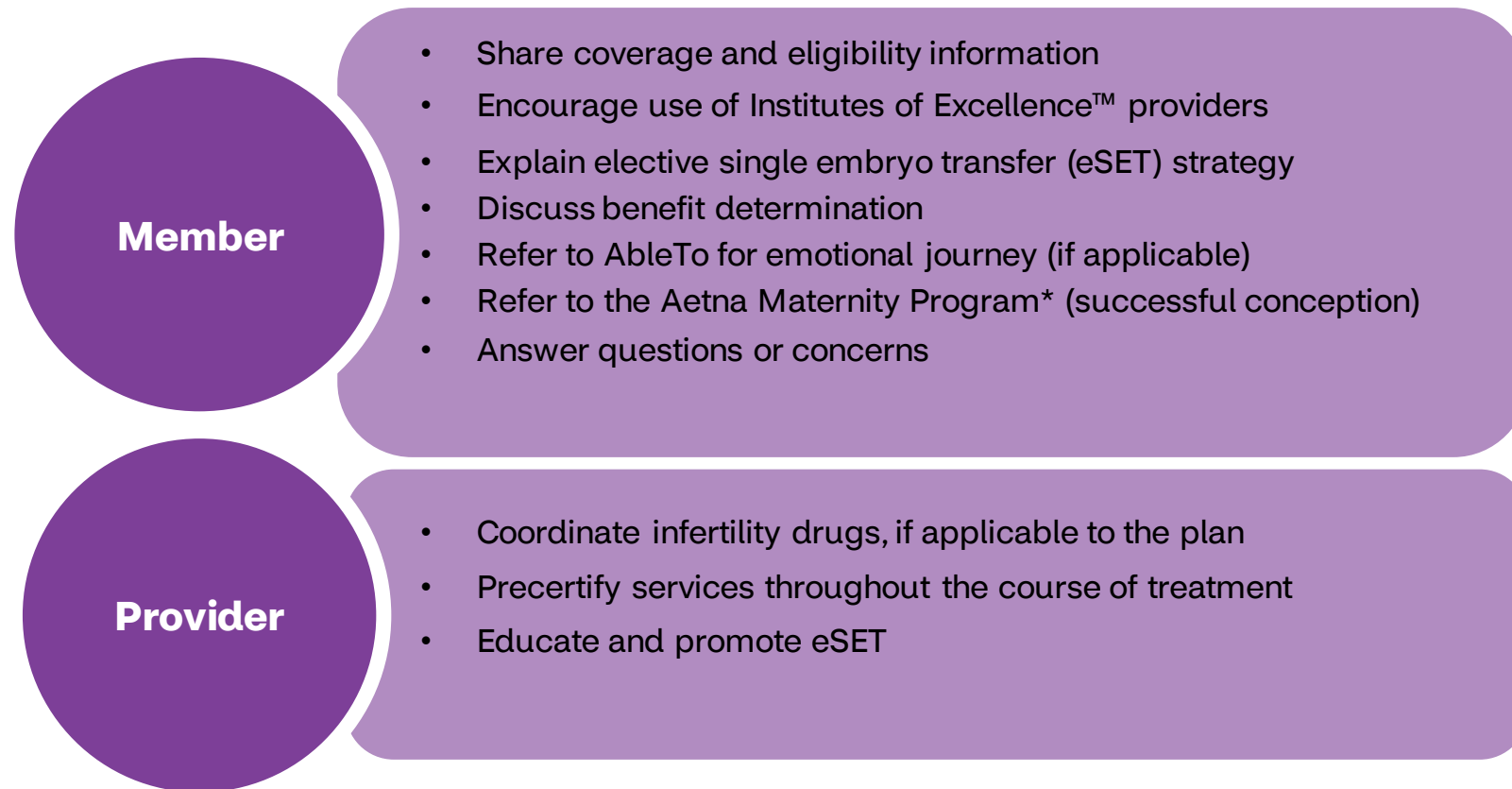
- One complete IVF cycle with transfer (egg retrieval, fertilization and embryo)

National Infertility Unit (NIU) focused on infertility care



Aetna National Infertility Unit - helps make connections

In-network providers know infertility treatment is part of the National Precertification List and requires precertification. Members and providers can connect with our National Infertility Team through our **toll-free number: 1-800-575-5999 (TTY: 711)**.



*If applicable

Addressing infertility from all angles

Smart benefit design

- Focuses on safety and high-quality outcomes
- Provides flexibility with half-cycle options
- Applies elective single-embryo transfer (eSET) strategy
- Uses an evidence-based approach

Medical management

- Offers dedicated nursing and physician management
- Includes specialized pharmacy management
- Provides access to Injectable drug formulary
- Ensures precertification of services
- Provides education on eSET benefit

Member resources

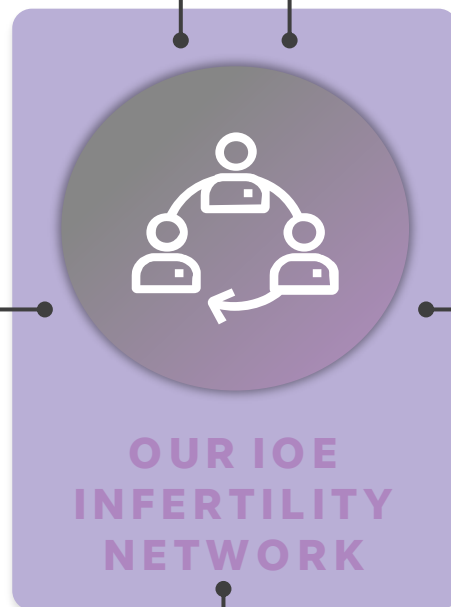
- Fertility Advocate (part of EMP or vertical)¹

- Aetna.com** infertility information and provider search
- Behavioral health referrals
- Maternity Program Fertility Advocate

Network design

- Provides clinical and economic inclusion criteria
- Demonstrates better outcomes than national average
- Showcases 290+ Institutes of Excellence™ locations*
- Is easily accessible without online directory

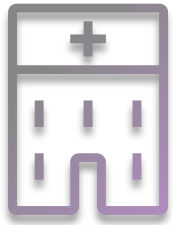
Outcomes reporting
Maternal and neonatal outcomes reporting



*Based on public data available as of August 2020.

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Access to quality care



The goal of the Institutes of Excellence™ (IOE) infertility network is to help members find and choose clinics that provide consistently quality and high-value services. IOE clinics help members achieve:

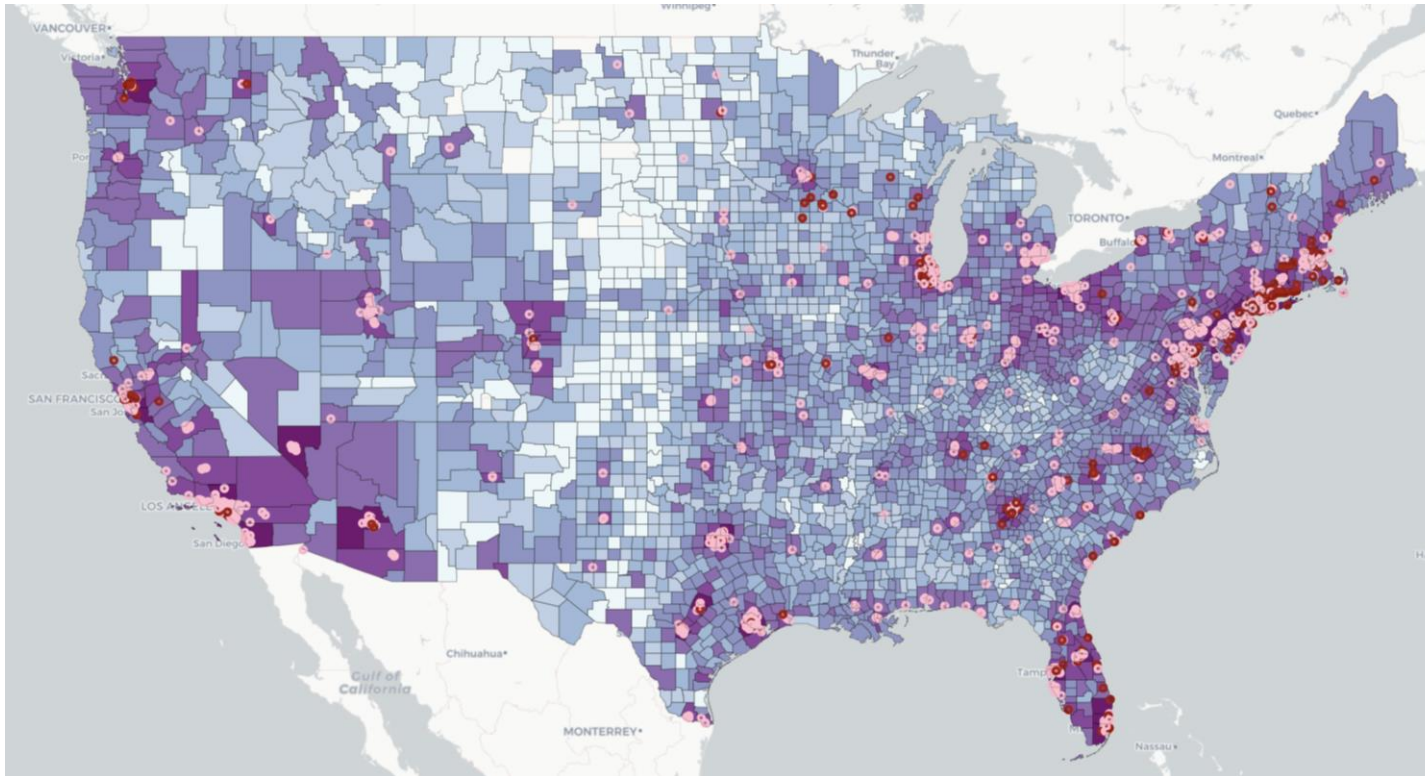
- Higher live birth rates per cycle
- Lower average number of embryos transferred
- Fewer multiple births

To be part of the network, clinics must have a successful record of treatment and demonstrate high-quality outcomes and economic standards.¹





¹ Infertility and bariatric services are not included as a part of our standard benefit package. May be included via state mandate.

A broad network to support infertility care

Aetna's Fertility Network Composed of 290+ Institute of Excellence (IOE) locations and over 500 in-network clinics. Clinics in our network are selected based on quality, safety and value. They demonstrate success in infertility care and a commitment to continuous improvement.

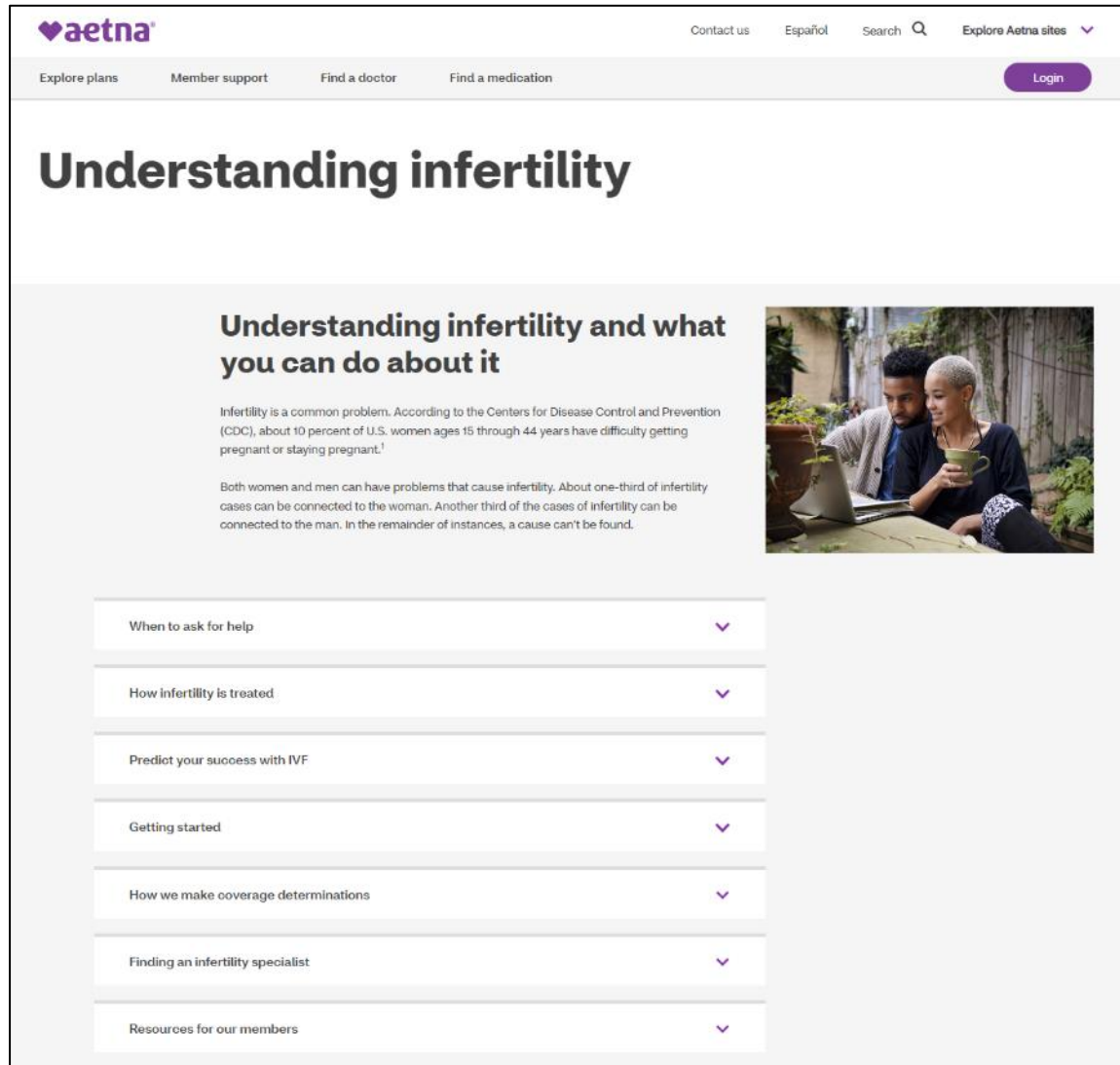


**Aetna® Institutes of Excellence
infertility facility map***

Low density	
High density	
Non-IOE clinic	
IOE clinic	

*Aetna Institutes of Excellence™ facilities amount and locations subject to change.

A wealth of information at their fingertips

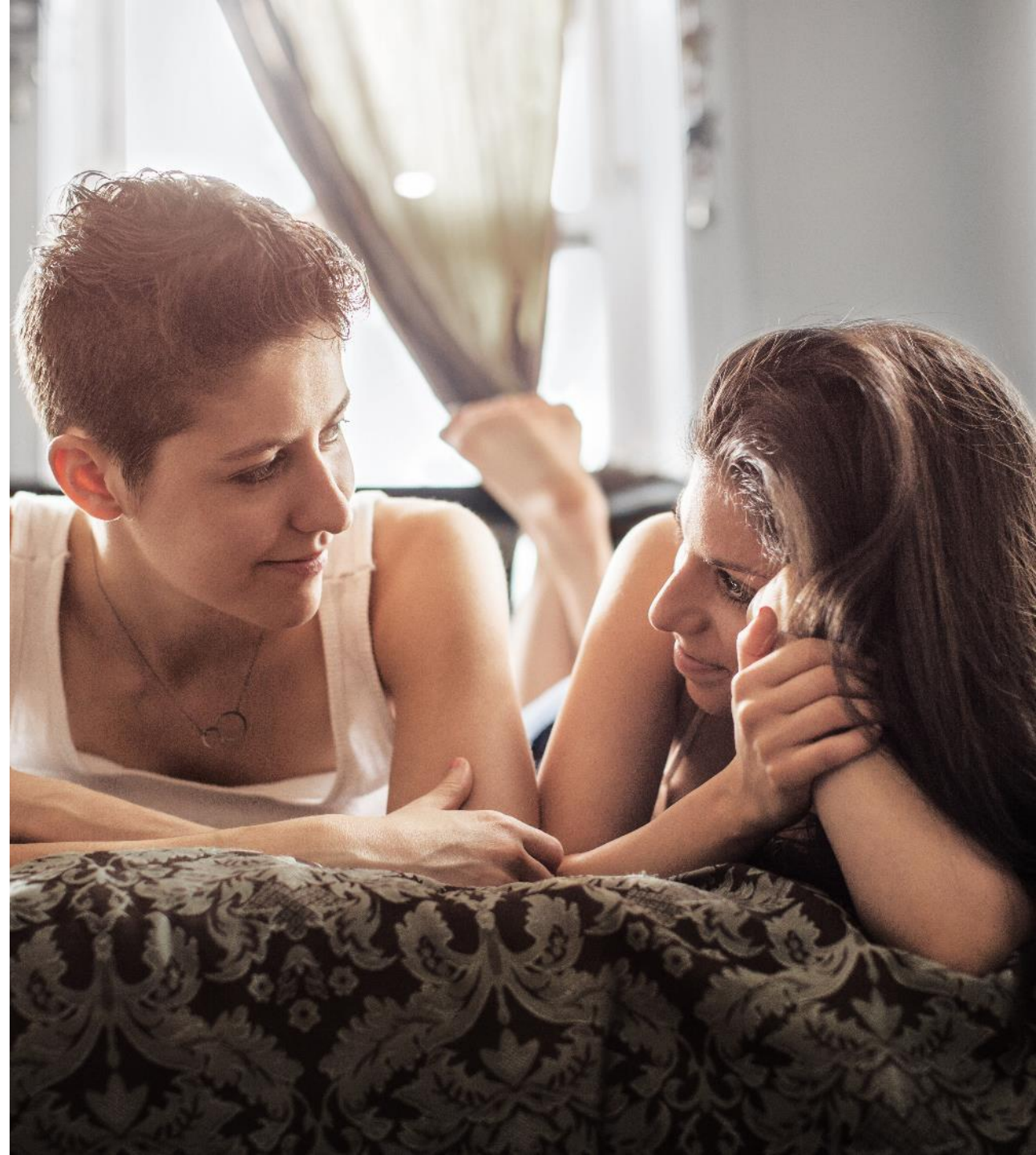


Your employees have easy-to-access information about all aspects of infertility:

- What is infertility
- When to ask for help
- Treatment options
- Predict success with in vitro fertilization (IVF)
- Reproductive health videos

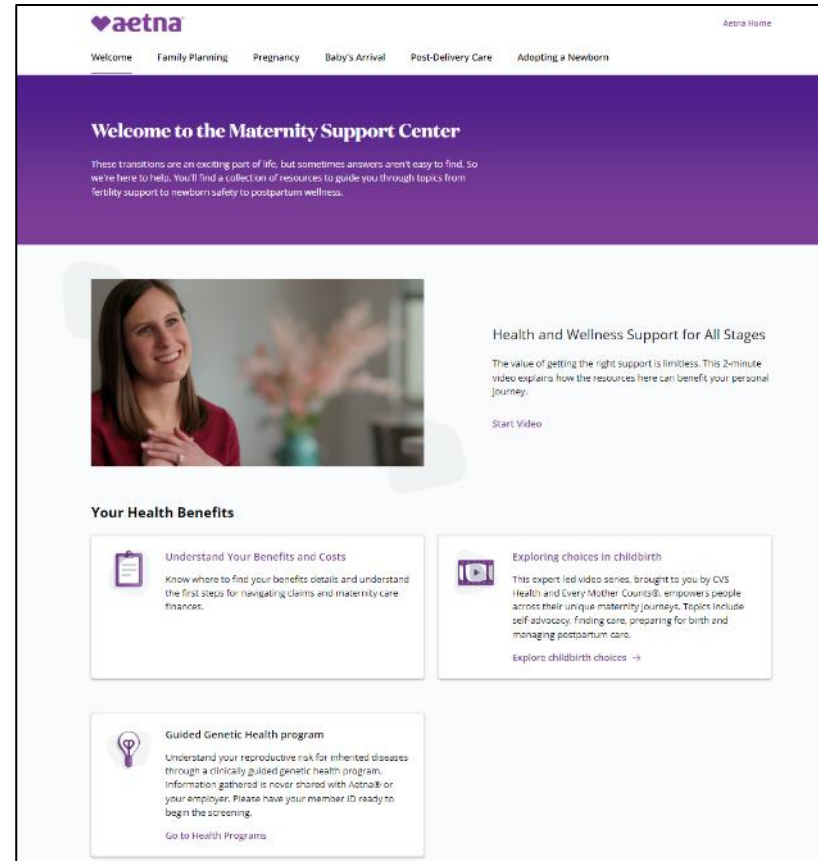
It's easy to find and connect with the National Infertility Unit (NIU)

- Providers and Member Services may refer members prior to treatment
- Infertility providers know infertility is part of the [National Precertification List](#) that requires precertification
- Members can get their questions answered by calling **1-800-575-5999 (TTY 7:11)**



The right support for every stage of becoming a parent

Aetna Maternity Support Center is a comprehensive, digital set of resources. It offers our members personalized and curated content*.



*A customer does not need to offer Aetna Maternity Program for member access; if offered, members can access regardless of enrollment.



The data you need— reporting

Key information includes:

- Type of infertility treatment
- Member demographics
- Delivery details
- Neonatal details
- High-cost claimants
- Institutes of Excellence use

A photograph of a woman with curly hair, wearing a white shirt, hugging two young children. One child is a girl with curly hair wearing a red shirt, and the other is a boy with short hair. They are outdoors in front of a house with greenery in the background.

Thank you

Policies and plans are insured and/or administered by Aetna Life Insurance Company (Aetna). Aetna is part of the CVS Health® family of companies.

In Idaho, policies are insured by Aetna Health of Utah Inc. and Aetna Life Insurance Company (Aetna). For all other states, policies are insured by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Assurance Pennsylvania Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company. In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming, by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products. Self-insured plans are administered by Aetna Life Insurance Company.

In Florida, policies are insured by Aetna Health Inc. and/or Aetna Life Insurance Company. In Iowa by Aetna Health of Iowa Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming, by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. For all other states, policies are insured by Aetna Health Inc., Aetna Health Inc. of Pennsylvania, Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Inc. of Maine, Aetna Health Assurance Pennsylvania Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company. Each insurer has sole financial responsibility for its own products.

Policy forms issued in Idaho by Aetna Life Insurance Company include: GR-29/GR-29N, AL HGrpPol 05.

Policy forms issued in Idaho by Aetna Health of Utah, Inc. include: HI HGrpAg 05.

Policy forms issued in Idaho by Aetna Life Insurance Company include: AL SG HGrpPol 03.

Policy forms issued in Idaho by Aetna Health of Utah, Inc. include: HI SG HGrpAg 03.

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Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services.

Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna® plans.

Designing the benefit that is right for you and your employees

Set outermost barriers: plan maximums (Dollar LTM vs. Cycle LTM)

Decide on IOE/network steerage requirements

Choose any deviation(s) that are right for you.

Available medical plan deviations include:

Adding coverage for:

- Cryopreservation, storage and thawing
- Dependent children
- The purchase of donor sperm
- Embryo banking
- PGT-A/PGS
- Reciprocal IVF
- Elective fertility preservation (“egg freezing”)

Waiving:

- Precert entirely (only for dollar LTM)
- All CPB 0327 criteria, precert is for notification only to manage cycle counts or provider requirement
- Definition of infertility (time trying)
- Voluntary sterilization
- Ovarian stimulation criteria (step therapy or lesser before greater)
- FSH criteria
- ICSI criteria
- Assisted hatching criteria

For use with SI customers – Discuss with sales support first

