

# Estimating the cost of diagnosis of infertility and its management including In Vitro Fertilization among infertile couples



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#### **Recommendation:**

- ☐ The IVF package for consideration under PM-JAY could be at Rs 81,332 (±12,949) for one IVF cycle
  - In 2011, CGHS had issued a directive to reimburse upto 3 cycles of IVF
  - According to NICE guidelines, 3
     cycles of IVF are offered to women
     under 40 who have not conceived
     after 6 or more cycles of IUI
- ☐ In view of the above, PMJAY could consider including 3 cycles of IVF for reimbursement
- Not all infertile couples need IVF treatment. However 25% of these couples also face catastrophic expenditure for diagnosis and management.
- ☐ Important to also consider some of these costs for reimbursement

## **Key Findings:**

- The Out-of-Pocket average for Expenditure (OOPE) IVF treatment Rs.1,10,104 was (±75,503) at public hospitals and  $(\pm 1,09,556)$ 2,37,851 private hospitals, with 85% catastrophic incurring health expenditure.
- The median out-of-pocket expenditure for infertility treatment at public hospitals was Rs. 7340 (IQR: 3148, 15727), and at private hospitals was Rs.11834 (IQR: 6087, 196381) with 25% incurring catastrophic health expenditure.
- ☐ The health system cost of providing one IVF cycle was Rs. 81,332 (±12,849) and infertility management for one year in the public facilities ranged between Rs. 6,822 to Rs. 11,075.

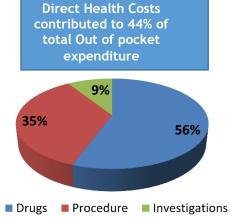
#### Background:

- The World Health Organization (WHO) reports that primary infertility affects 3.9-16.8% of couples in India, among which 8% requires advanced and expensive treatment like In vitro Fertilization.
- Efforts are being made to include IVF in government health schemes like Pradhan Mantri- Jan Arogya Yojana (PM-JAY), necessitating cost assessments.
- This study aimed to estimate cost of diagnosis of infertility and its management including in vitro fertilization and quality of life among infertile couples.

## Methodology:

- Health system cost data collected from 3 public and 2 private tertiary hospitals
- 149 participants undergoing IVF were interviewed





# Out of pocket expenditure incurred by couples

85%
Catastrophic
Health
Expenditure
for IVF

25% Catastrophic Health Expenditure for Infertility

5% Current Insurance coverage

IMPACT: Including IVF and Infertility services in PMJAY could potentially reduce catastrophic health expenditures incurred by couples









