

Winter 2024

Forming Families

*The Rising
Cost of IVF*

*Dr. Samuel
J. Chantilis:
Private
Practices and
the Cost of
Care*

*Cost Savings &
Affordability in
Fertility Care*



Welcome to the Winter 2023 edition of Forming Families, our quarterly look at key topics in family-forming and fertility medicine. ARC Fertility is committed to helping anyone looking to build their families and also to providing family-forming benefits to employers who want to create diverse and loyal teams where people feel valued and included.

Everyone is conscious of their budgets as we head into the final stretch of 2023, especially with inflation and the higher cost of living. Correspondingly, employers are in a unique position to make a major difference for their employees by providing family-forming benefits. Implementing the right fertility benefits package will not only make family-forming care more affordable, accessible, and inclusive, but also help organizations attract and retain the best teams.

The key is to choose the best program available. Many leaders are concerned that the wrong program will add too much to their overall insurance premiums, especially for a service not every employee needs. Likewise, workers may find they have access to fertility benefits that barely help with the cost of treatment. Fertility procedures can sometimes cost tens of thousands of dollars, and a good fertility program will reduce this burden for both employees and the companies providing their benefit.

Accessibility and inclusion are also major concerns when looking for a benefit program to make fertility care more affordable. Many conventional insurance plans only offer treatment to cisgendered, heterosexual married couples. Coverage for same-sex couples and single parents is less common, and for trans individuals even harder to find.

Likewise, people of color or from less affluent backgrounds have a more difficult time accessing reproductive care, with large portions of the United States considered a [“fertility desert.”](#) Employers who expand access to family-forming care for families and individuals regardless of background, family situation, or gender identity, will have an easier time building diverse and resilient teams.

By broadening access to fertility treatments like IVF, organizations help their employees create the families they deserve. The right fertility benefits create stronger teams and reduces churn and the high costs of replacing personnel, saving companies money in the long term and improving profitability. Family-forming benefits serve employer budgets and employee needs.



David Adamson, MD

Founder and CEO
ARC Fertility

Dr. Samuel J. Chantilis on How Private Practices Improve Costs for Patients

Intro

Dr. Samuel J. Chantilis leads Dallas-Fort Worth Fertility Associates, the largest private family-forming practice in the Metroplex. We spoke with Dr. Chantilis about the importance of maintaining a high standard of care at any practice, and how organizations can optimize costs and affordability for patients.

They say everything is bigger in Texas, and you lead one of the largest practices in the Dallas-Fort Worth Area. Talk about the difference that makes in terms of patient services.

Although we are all part of a large practice, each of our office locations functions as a smaller practice with only one to three physicians at each location. The culture of our practice is to perform our oocyte retrievals and embryo transfers for our own patients, even if this occurs on a weekend or holiday. We strive to maintain an individual-focused practice, to customize our services to each patient. Patients will see their specific doctor when they come in, not just whoever is in the office that day. The advantage of being part of a larger practice is really more from the ability to perform back office functions like prior authorizations or financial services. We also try to hire good people, and every physician has two nurses, sometimes three. We have about 85 to 90 employees with great benefits, so even though we're a large private practice, we all still function more like smaller private practices.

What does a large private practice offer patients when it comes to cost savings?

Our general goal has been to maintain a median cost so that we can generate enough revenue to hire good employees, while remaining competitive in our local market. We also strive to participate in most insurance plans and payment plans like ARC fertility and make those packages available to our patients. It can be challenging, but it's absolutely worth it in terms of making treatment affordable and accessible. Also, our size as a private practice gives us the ability to negotiate for better prices on services and resources.

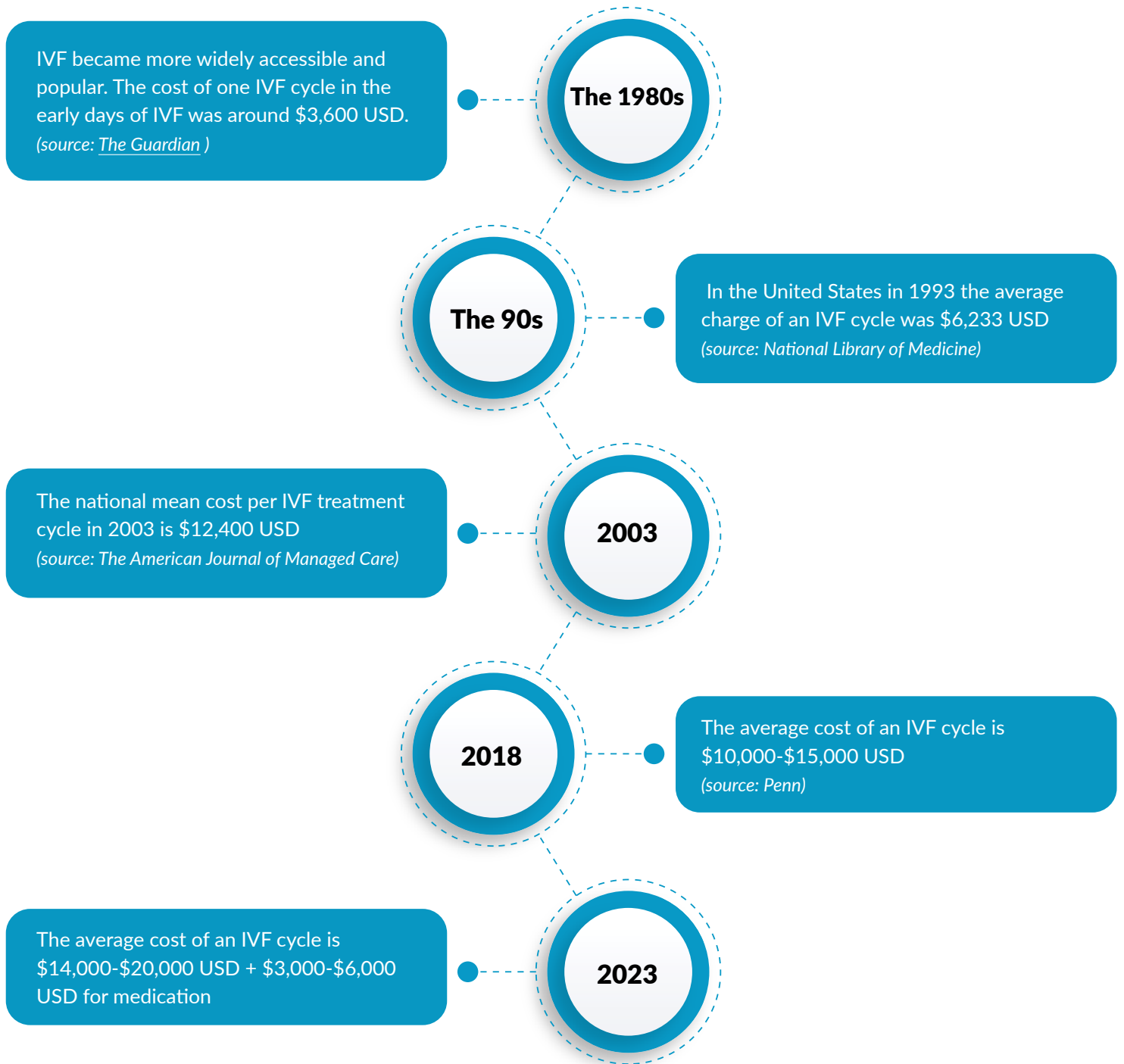


What should families look for in cost versus quality of care? Where do you think that sweet spot is?

Everyone has different needs, and so it always depends on your personal situation. The key is not to find the lowest cost, but the best value for what you pay in terms of quality. Being part of a larger practice allows us to afford high-quality laboratory equipment and leverage our volume to maintain competitive pricing. Cost has become less of an issue for many patients with the increased utilization of fertility benefit managers that offer fertility treatment coverage for larger corporations.

It's been great to be a part of the ARC network because there are patients that need to take out loans to go through our services. Some medical loan companies are usurious, and seem to take advantage of people with fees, but ARC Fertility offers great rates and treats our practice and our patients with respect. ARC is a network of reputable physicians, and they offer quality and affordability services that are hard to find these days.

40 Years of IVF in the USA



Prices always rise over time, but even adjusted for inflation, fertility care is unfortunately not affordable for many aspiring parents. Patients, practitioners, and employers must work together to make services like IVF affordable for more families.



When it Comes to Affordable Fertility Care, Employers Can Save the Day

The last ten years saw [incredible advances in fertility medicine](#), including successful uterus transplants, fertility preserving surgeries for cancer patients, novel options to treat male infertility, and more. Unfortunately, budget concerns keep many families from undergoing treatment. While practitioners can offer payment options to patients, employers can have a positive impact for their teams – and their budgets – by offering family-forming benefits.

Taking into account the cost of hiring, onboarding, training, and acclimation, replacing a knowledge-worker can run an organization \$80,000. For many employees looking to start a family, the prohibitive costs of unassisted family-forming medicine can be a major motivator to seek a new job. If the company they work for won't provide assistance with fertility care, thought workers who want children of their own will find employers who do. And the companies they leave are out \$80,000 to find a new worker for whom family-forming is not a concern.

Family-forming care is more versatile and effective than ever, and people from all backgrounds and family situations can overcome major hurdles to create the families they deserve. Unfortunately, cost is one hurdle technology has been harder to overcome. Access to fertility care is still largely determined by [socioeconomic status](#), and sometimes even well-to-do families cannot easily afford treatment.

Many fertility medicine practices work hard to help their patients pay for the care they need. Payment plans, loans, insurers, and more are available to compensate doctors and their teams for treating people who cannot readily pay the required fees. But these programs aren't always ideal for making sure practitioners are compensated in a timely manner, and they can make treatments pricier for patients in the long term.

As with health insurance, most Americans rely on their employers to provide benefits that facilitate the care they require. By choosing a flexible and forward-thinking fertility care program for their employees, organizations can solve a massive problem for workers and healthcare practitioners while gaining substantially in the quality and loyalty of their teams.

More and more of the most elite prospects for any position are young people who want to start families. These workers increasingly see fertility coverage as a must-have and not a nice-to-have in any compensation package. Organizations that offer such benefits will attract these promising individuals, especially if the benefits offered are unbiased and will help patients build their families regardless of background, marital status, or gender identity. This diverse approach will create diverse teams, making companies more adaptable and resilient while helping to meet inclusion goals.

The right benefits package can make a massive difference for a family, while ensuring employers build and keep the best teams. If an employer can retain even three workers through family-forming care, even a program that costs \$5,000 will save that employer \$240,000 in finding new employees.

FERTILITY BENEFITS A Key to DEI

Offering your employees a way to grow their families is a great way to let the world know that your company is committed to the physical and emotional wellbeing of their teams. It is also a proven approach to attracting and retaining women, members of the LGBTQ+ community, and others who need assistance to bring children into their lives.



Employers are facing an increasingly competitive labor market. The unemployment rate is at 3.6%, which the Federal Reserve classifies as full employment. First-time jobless claims are at their lowest levels since 1970, while wages have steadily climbed over the past year. Companies are working harder to attract and retain quality employees, and higher pay is just one arrow in their quiver.

To entice and keep top-tier talent, many organizations have started offering, outside of traditional compensation plans, benefits which explicitly help employees start or expand their families.

Family-building benefits create significant goodwill between employers and employees because they show that a company is sensitive to its workforce's needs outside the workplace. Studies have shown that employees who use these benefits have increased loyalty to their employer, and even employees who never plan to use this coverage view them positively. These benefits typically cover treatments like in vitro fertilization (IVF), intrauterine insemination (IUI), adoption support services, fertility drug prescriptions, and surrogacy.

Build
employee
loyalty

Reduce staff
turnover

Become
an employer
of choice for
job seekers

Increase
diversity

For more information about how ARC Fertility can help you reach your DEI goals by offering creative fertility benefits that allow employees to grow their families, please contact 1-888-990-2727 or info@arcfertility.com.

For more information about ARC Fertility's Family Forming Benefits, please contact ARC directly at info@arcfertility.com or 1-888-990-2727.