

INSURANCE

Health insurance can add to the complexities of the decisions you will have to make when choosing infertility treatment options. At RMA, our goal is to alleviate some of that stress and help you work with your insurance company to ensure that you are reimbursed at the maximum level that you are covered.

RMA of Michigan participates with the following insurance companies:

Blue Cross/Blue Shield
Aetna/Cofinity
United Healthcare
William Beaumont Hospitals Health Plan

When pursuing insurance coverage, do not just handle it over the phone. If you simply call and ask about coverage for a certain procedure, the customer service representative may give you his or her interpretation of what he/she thinks the policy states.

You should contact your insurance company with a request that they provide you with a written pre-determination of your exact coverage, and any eligibility or requirements that must be met in order to get that service covered. A sample letter along with a breakdown of our fees will be provided to you at the initial consultation visit.

It is also helpful to get any determination of benefits and coverage in writing from the insurance company. If you receive a verbal verification of coverage, you will not have any written documentation. Written verification of their intent to pay is a much more effective tool than verbal if you have a challenge.

Establishing a point of contact with a representative at the insurance company is a good idea and may enhance follow-up. All phone conversations regarding coverage should also be backed up with a written record.

Important questions you need to ask the insurance company:

-What are the specific policy or procedures that I need to follow to get infertility treatment covered? For example, do I need separate referrals or authorization for each office visit, blood work or office procedures?

-Is there a dollar maximum associated with infertility treatment? If so what is that dollar amount?

-Is there a maximum lifetime amount for Intrauterine Inseminations (IUI)?

-How many cycles of In Vitro Fertilization are covered?

If you have questions about our program or wish to schedule an appointment, please call (248) 619-3100 or visit us online at www.rmami.com



*Dream
Hope
Believe*

Begin your journey with us.



Reproductive Medicine Associates of Michigan
Dr. Bradley T. Miller, M.D.
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Having a baby can be one of the greatest experiences in life.

But what happens when month after month you don't become pregnant?

THE FIRST STEP

The first step in overcoming infertility is a correct diagnosis of the cause of your infertility.

- Are you ovulating normally?
- Are your fallopian tubes functioning?
- Are your partner's sperm normal and functional?

Current statistics show there is a female problem in about 35% of the cases, a male problem in 35% of the cases, a combined problem in 20%. In about 10% of the cases, the cause is termed "unexplained" because all test results have been normal.

CONSULT WITH THE EXPERTS

Who should consult with a fertility expert?

women under 35 who have been having unprotected intercourse for one year and haven't gotten pregnant

women 35 and older who have been having unprotected intercourse for six months and haven't gotten pregnant

women of any age if they are not having regular monthly periods, have had surgery on their uterus, ovaries or fallopian tubes or have had an infection of their fallopian tubes or uterus

COME EXPERIENCE THE RMA OF MICHIGAN DIFFERENCE

RMA of Michigan understands your physical and emotional challenges with infertility treatments. Our Complementary Care department, which includes therapeutic massage, Reiki and acupuncture, offers a supportive atmosphere to make treatment easier and more comfortable for you. Our goal is to make this experience as positive as possible with a focus on the health of both mind and body.

RMA of Michigan physicians, Drs. William Keye, Brad Miller and Lynda Wolf combined have over 50 years of experience in the field of infertility and reproductive endocrinology. Our team of experienced physicians, nurses and embryologists strive to provide state of the art care in a convenient, caring and compassionate fashion to produce the highest pregnancy rates possible.



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Dream. Hope. Believe

SUCCESS

RMA of Michigan just celebrated it's one year anniversary, and we want to thank those who have placed their trust in us. Throughout the past year, we have given hope to many couples and currently have over 130 ongoing pregnancies as the result of our IVF program. We feel honored and humbled that so many with fertility problems have sought our care and counsel.

"To the entire staff at RMA:

We came to you empty hearted, with hope that for our last chance MAYBE you could help us make our miracle come true. Six years of suffering with infertility, you took us under your wing. You gave us your expertise, support, and understanding along the way. You were there when we needed you and most of all you DID make our miracle come true.

We NEVER thought that the day would come that WE could say THANK YOU! We will be FOREVER grateful for the child that your medical advancements your team helped us make! We would like to express our utmost gratification for your incredible work! You will always hold a special place in our hearts in our family that we never would have had if it weren't for you! We will miss your smiling faces and words of encouragement." (name withheld to protect privacy)

BECOME ONE OF OUR SUCCESS STORIES!

Call and schedule a consultation with one of our reproductive endocrinologists and mention code RMA0108 and we will waive the consultation fee up to \$285.

Let us help make your dream a reality.



Dr. Bradley T. Miller, M.D.
Dr. Lynda J. Wolf, M.D.
Dr. William R. Keye, M.D.
(248) 619-3100

matri0108 * We reserve the right to bill your insurance.

Every Visit, Every Time, Every Patient Sees a Doctor

RMA of Michigan is the ONLY IVF program in Michigan to offer all of the following at one convenient location:

- * open 365 days a year (366 this year) so when your body is ready we are too
- * open every day at 6:30 am for your convenience with door-to-door visits averaging less than 30 minutes
- * all our doctors are board certified reproductive endocrinologists with over 50 years of combined experience
- * all scans, IUIs, egg retrievals and embryo transfers are performed by an MD
- * state-of-the-art IVF/andrology/endocrine lab, with custom-designed air purification system
- * an on-site lab director - Tariq Shah, PhD, ELD, HCLD with 20 years of experience in embryology and ART
- * only IVF facility in Michigan to be a part of the IntegraMed America Financial Services Program offering Shared Risk
- * currently offering on-going study protocols that provide FREE IVF with FREE medications
- * anonymous donor program
- * complementary care including acupuncture, Reiki and therapeutic massage
- * experienced, caring professional support staff

INTEGRAMED® AMERICA

IntegraMed America, Inc. provides financial services including treatment financing programs, to medical practices that specialize in the diagnosis and treatment of infertility. Reproductive Medicine Associates of Michigan is among only 29 Centers nationwide that is part of the IntegraMed network.

Shared Risk Refund Program

Couples that qualify for this program pay IntegraMed a flat fee for up to 3 stimulated IVF cycles and 3 frozen embryo transfers. When the patient takes a baby home from the hospital, IntegraMed has earned the fee. If the patient completes the three fresh cycles and/or three frozen embryo transfer and does not become pregnant with delivery of a baby, 70% (for those choosing donor egg the refund is 100%) of the fee is refunded, preserving resources for other family building options. Unlike other refund programs, the IntegraMed Shared Risk Refund Program defines success as having a baby, not getting pregnant.