

Men Having Babies

Surrogacy Budgeting Guide

In order to help all people going through surrogacy and egg donation Men Having Babies has developed the Surrogacy Budgeting Guide. The goal was to provide an intensive overview of all the expenses that are possible through surrogacy, explain the probable expenses for an estimate of costs, and create a way for intended parents to accurately compare costs of service providers.

The costs charts are created by gathering cost information from clinics, agencies, lawyers and from actual journeys. These costs are analyzed and incorporated into the charts to give ranges of cost expectations, insight on standard costs, and guidance into making informed budgeting decisions.

The **Generic Budgeting Chart** encompasses the possible costs for each process in the surrogacy journey. When reading the chart, it is important to note that there are some costs that you may not incur and other ones that you would only have one of the options. For example, insurance costs – each one has a range of costs, but you would only need one insurance option for your surrogate. The total of each column is not indicative total journey costs but just the potential costs that are involved in the journey. The common cost column lists the most common costs for those items across the field. For reimbursement-based expenses – like those in the variable cost segment – will be very dependent on your actual surrogate match and will vary significantly even within the same agency.

Cost Segments Explained

Egg Donor – this segment lists the typical costs associated with using donor eggs. Some clinics have egg donor databases that are included in the clinic IVF package fees others charge a fee similar to an agency fee for this. Or you may choose to work with an outside egg donor agency. There is also the option of purchasing frozen eggs, either from the clinic or an outside agency.

Clinic – this segment outlines the fees for the IVF treatment, including the screening costs for an egg donor, surrogate, and intended parents. Depending on your specific situation or medical history the doctor may recommend additional testing and your health insurance may cover some of your screening. Many clinics offer package pricing that includes most of the items in this chart but if you require additional egg donor screening or surrogate screening you may incur additional costs.

Administrative Costs – this segment lists the fees that are associated with an agency along with those fees that would still be required for a journey not using an agency.

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Other Program Fees – this segment lists fees for programs or services that may be available through your agency or third party provider. They may be optional benefits you can choose for your surrogate or programs that are required by your agency.

Surrogate Planned Expenses – this segment list the fees that are established in advance that will be paid to your surrogate. Many agencies have a set fee list package that is standard with all their surrogates, others have their surrogates set their fees. In any case these fees are set and outlined in your contract and are known in advance.

Surrogate Variable Expenses – this segment lists the fees that are reimbursement based and unknown until the costs occur. When you have a potential surrogate match you can better estimate what these costs will be based on her expenses, location, and typical travel costs.

Insurance and Medical – this segment includes medical costs for co-pays and deductibles for your surrogate as well as direct or cash pay for newborn costs. It also lists the different insurance options and costs. If your surrogate has her own policy that is useable for a surrogacy pregnancy you will not pay for her monthly premiums but you'd likely pay her an extra compensation fee.

Legal – this segment lists the legal costs for the surrogacy portion of the journey. Egg donor legal is listed in the egg donor segment. As laws vary state by state so do the legal costs and requirements. You will likely need a lawyer in the state where your surrogate lives and when you have a potential surrogate match you should get a cost estimate for legal.

Potential Fees – this segment lists fees that are standard but not typical. If you have a twin or higher order multiple pregnancy you will pay an additional fee per fetus.

Generic Budgeting Chart Key

Blue Fields

Services typically included in with other fees, so no cost is listed but items are included for reference.

Green Fields

Fees typically paid to a third-party vendor such as a pharmacy or insurance broker.

Purple Fields

Services or procedures that are not always needed in a typical journey.

Yellow Fields

Procedures, services, or fees that are not as standard throughout the industry or “extra” but may be available or required by certain providers.

	Minimum	Maximum	Common
Egg Donor			
Agency/Matching Fee	\$4,000	\$10,000	\$6,000
Compensation	\$5,000	\$20,000	\$8,000
Frozen Egg Package	\$12,000	\$25,000	\$15,000
Travel	\$0	\$2,000	\$500
Psychological Screening	\$500	\$2,000	\$1,500
Complications Insurance	\$350	\$500	\$350
Preliminary Screening	\$0	\$500	\$250
Legal (IPs)	\$1,000	\$3,000	\$1,500
Legal (ED)	\$500	\$1,500	\$850
Escrow	\$0	\$500	\$350
Clinic			
Administrative Fees			
<i>Consultation Fees</i>	\$0	\$500	\$350
<i>New Patient Fees</i>	\$0	\$1,500	\$0
Egg Donor Screening			
<i>Medical Screening</i>	\$0	\$4,000	\$3,000
<i>FDA Testing</i>			
<i>Genetic Testing</i>			
<i>Evaluation</i>			
Surrogate Screening			
<i>Medical Screening</i>	\$2,000	\$5,000	\$4,000
<i>Medical Records Review</i>			
<i>FDA Testing</i>			
<i>Bloodwork GC and Partner</i>			
<i>Saline Ultrasound</i>			
IVF Treatment Cycle			
IVF Cycle	\$15,000	\$45,000	\$30,000
Medications (ED)	\$4,000	\$8,000	\$6,000
Medications (GC)	\$1,000	\$3,000	\$1,500
Bloodwork (IPs)	\$250	\$2,000	\$500
Semen Analysis	\$300	\$500	\$350
Monitoring			
Egg Donor Monitoring	\$1,500	\$3,000	\$2,000
Surrogate Monitoring	\$2,000	\$5,000	\$3,000
Additional Testing and Procedures			
PGT	\$5,000	\$8,500	\$6,000
ISCI	\$2,000	\$3,500	\$2,000
Assisted Hatching	\$500	\$2,000	\$1,500
Storage			
Embryo Storage (yearly fee)	\$500	\$1,500	\$1,000
Semen Freezing and Storage	\$350	\$1,000	\$500
Subsequent Transfers	\$5,000	\$10,000	\$7,500

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	Minimum	Maximum	Common
Administrative Expenses			
Agency Fee	\$15,000	\$40,000	\$25,000
Screening Fees (from agency incl. Home visits etc)	\$0	\$4,000	\$2,000
Medical Records (by agency)	\$0	\$125	\$0
Background Checks	\$250	\$1,000	\$350
Travel Coordination Fee	\$0	\$1,500	\$750
Payment Management	\$0	\$2,000	\$1,000
International IPs supplemental Fee	\$2,500	\$7,500	\$5,000
Birth Arrangement and Coordination	\$0	\$5,000	\$1,500
Insurance Review	\$350	\$500	\$350
Insurance Policy Placement	\$0	\$450	\$450
Psychological Screening (GC and IPs)	\$1,500	\$5,000	\$2,500
Escrow (for surrogacy)	\$1,500	\$2,500	\$1,500
Rematch fee	\$0	\$5,000	\$5,000
Other Program Fees			
Nutrition/Health Program	\$0	\$10,000	
Psychological/Support Group	\$0	\$10,000	
Other Benefits Package	\$0	\$5,000	
Surrogate Planned Expenses			
Surrogate Compensation	\$28,000	\$60,000	\$38,000
Additional for Useable Medical Insurance	\$0	\$5,000	\$5,000
Monthly Allowance (per month)	\$200	\$500	\$300
Transfer Fee	\$500	\$2,000	\$1,000
Maternity Clothing	\$500	\$2,000	\$750
Medical Screening Fee	\$0	\$1,000	
Medication Start Fee	\$0	\$1,000	
Contract Signing Fee	\$0	\$500	

Surrogate Variable Expenses			
Screening			
Travel/Lodging	\$100	\$5,000	\$3,000
Lost Wages	\$0	\$750	\$500
Childcare	\$0	\$400	\$200
Transfer			
Travel/Lodging	\$100	\$5,000	\$3,000
Lost Wages	\$0	\$750	\$500
Childcare	\$0	\$400	\$200
Delivery			
Lost Wages (GC)	\$0	\$7,500	\$2,000
Lost Wages (spouse)	\$0	\$750	\$200
Insurance and Medical			
GC Own Policy			
Copays and Deductible	\$100	\$10,000	\$7,000
MarketPlace Policy			
Monthly premium (paid monthly)	\$300	\$900	\$600
Copays and Deductible	\$100	\$10,000	\$5,000
Other Insurance Options			
Back up Plans (ex. Llyod's of London)			
Plan Cost	\$10,000	\$15,000	\$13,000
Deductibles	\$13,000	\$30,000	\$13,000
Surrogacy Specific Policy (ex. Prime)			
Monthly costs	\$1,100	\$3,600	\$1,400
Deductibles	\$0	\$0	\$0
Legal			
Contracts (IPs)	\$2,500	\$5,000	\$3,500
Contracts (GC)	\$800	\$3,000	\$1,000
Parentage (IPs)	\$2,000	\$8,000	\$4,000
Parentage (GC)	\$0	\$2,500	\$1,600
DNA Testing	\$350	\$750	\$400
Additional Filing or Court Fees	\$25	\$500	\$100
Potential Fees			
Multiples Fee (per additional Fetus)	\$5,000	\$10,000	\$7,000
Extra allowance for maternity clothes (multiples)	\$250	\$500	\$500
Mock Cycle Fee	\$500	\$1,000	\$500
Dropped Cycle Fee	\$500	\$1,000	\$500
C-Section Fee	\$5,000	\$7,500	\$5,000
Housekeeping	\$100	\$250	\$150
Bedrest fee (a per week fee not reimbursement)	\$100	\$150	\$0
Childcare for bedrest	\$50	\$200	\$100
Loss of Reproductive Organ	\$1,500	\$5,000	\$3,000
Invasive Procedure Fee	\$1,000	\$5,000	\$1,500
Termination/Reduction Fee	\$1,000	\$2,500	\$2,000

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