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Fertility Preservation Services Coverage in Canada

LEGEND

- # Total Fertility Preservation Clinics
*Includes clinics offering in vitro fertilization (IVF) and/or sperm preservation
- Fertility Preservation Clinics

FEDERAL COVERAGE

- Federal Income Tax (Medical Expense Tax Credit):
 - Medical expenses¹ paid for by the patient, their spouse or common-law partner and certain related persons (any dependents who are listed on your income tax forms)

¹Canada Revenue Agency states that fertility procedures, medications and travel costs qualify as medical expenses as they relate to the medical condition of infertility under section 118.2 of the Income Tax Act

- Non-Insured Health Benefits (NIHB):
 - For registered First Nations and recognized Inuit, the NIHB does not cover the costs of fertility medications

GENERAL NOTES

- Every province and territory will cover the cost of consulting a doctor about fertility problems
- Some funding from charities may offset costs of fertility treatments e.g. Fertile Future
- Funding may be dependant on third party insurance for coverage of fertility treatments
- Jurisdictions with limited fertility services will incur extra travel expenses for the patient who must travel to receive services out of province/territory. Some fertility clinics may charge an additional non-resident fee.

¹Link to Reference 1
²Links to reference 2: link 1 and link 2
³Link to Reference 3
⁴Link to Reference 4
⁵Link to Reference 5

YUKON

COVERAGE
 ▶ None

OF FERTILITY PRESERVATION CLINICS*
 ▶ Total Clinics = 0

ADDITIONAL INFORMATION
 ▶ Residents access fertility services in British Columbia.

BRITISH COLUMBIA

COVERAGE
 ▶ None

OF FERTILITY PRESERVATION CLINICS*
 ▶ Total Clinics = 6
 ▶ All 6 clinics offer sperm preservation.
 ▶ 4 clinics offer IVF.

ADDITIONAL INFORMATION
 ▶ Most fertility blood tests are covered with British Columbia Medical Services Plan.
 ▶ The anti-Müllerian hormone blood test costs 70 dollars.

ALBERTA

COVERAGE
 ▶ None

OF FERTILITY PRESERVATION CLINICS*
 ▶ Total Clinics = 4
 ▶ 3 clinics offer sperm preservation and IVF (Regional Fertility & Women's Endocrinology Clinic in Edmonton does not do sperm or egg banking)

ADDITIONAL INFORMATION
 ▶ Most fertility blood tests are covered with Alberta Health Care Insurance Plan.

SASKATCHEWAN

COVERAGE
 ▶ None

OF FERTILITY PRESERVATION CLINICS*
 ▶ Total Clinics = 1
 ▶ Clinic offers sperm preservation and IVF

ADDITIONAL INFORMATION
 ▶ Saskatchewan Health covers prep work for IVF, including blood work and ultrasounds.

NORTHWEST TERRITORIES

COVERAGE
 ▶ None

OF FERTILITY PRESERVATION CLINICS*
 ▶ Total Clinics = 0

ADDITIONAL INFORMATION
 ▶ Residents access fertility services in Alberta.

NUNAVUT

COVERAGE
 ▶ None

OF FERTILITY PRESERVATION CLINICS*
 ▶ Total Clinics = 0

ADDITIONAL INFORMATION
 ▶ Residents access fertility services in Ontario.

ONTARIO²

COVERAGE
 ▶ Yes – 'Ontario's Fertility Program'

COVERAGE INFORMATION
 ▶ To qualify:

- Have a medical reason for fertility preservation
- Be an Ontario resident with a valid OHIP card
- Be under the age of 43 years old

 ▶ Coverage includes once per lifetime IVF and fertility preservation.
 ▶ Egg retrieval and freezing of one batch/sample of eggs or sperm.

OF FERTILITY PRESERVATION CLINICS*
 ▶ Total Clinics = 18
 ▶ All clinics offer sperm preservation and IVF.

ADDITIONAL INFORMATION
 ▶ Storage or shipping of eggs/sperm/embryos, counselling by a psychologist or social worker and any drugs or medications are not covered.

NEWFOUNDLAND & LABRADOR

COVERAGE
 ▶ None

OF FERTILITY PRESERVATION CLINICS*
 ▶ 1 clinic - St. John's Clinic offers sperm preservation but not IVF treatment

ADDITIONAL INFORMATION
 ▶ Province covers prep work for IVF, including blood work and ultrasounds.
 ▶ Province does not cover associated travel costs.

QUÉBEC³

COVERAGE
 ▶ Yes – 'Assisted Procreation Services'

COVERAGE INFORMATION
 ▶ Funding for cancer patients through The Régie de l'assurance maladie du Québec (RAMQ) covers all costs associated with IVF for egg and embryo preservation, including storage.
 ▶ Sperm preservation and storage are also covered.
 ▶ In such cases (for cancer patients), the following services are covered by insurance:

- Ovarian stimulation or ovulation induction
- Procedures to retrieve eggs and ovarian tissue
- Procedures to collect sperm or testicular tissue
- Freezing and storage of sperm, ovarian or testicular tissue or embryos for a period of 5 years

OF FERTILITY PRESERVATION CLINICS*
 ▶ Total Clinics = 7
 ▶ All clinics offer sperm preservation and IVF.

ADDITIONAL INFORMATION
 ▶ RAMQ covers the cost of storage for 5 years.
 ▶ Beyond 5 years it is the responsibility of the patient.

PRINCE EDWARD ISLAND⁴

COVERAGE
 ▶ Partial – 'Fertility Support Program'

COVERAGE INFORMATION
 ▶ The program provides a minimum of \$5,000 and up to \$10,000 annually, based on family income, for eligible expenses associated with IVF including associated medications at out-of-province clinics.
 ▶ An individual can access maximum annual funding for up to three years.
 ▶ Eligibility criteria include family income and to be a permanent resident of PEI with a Health Card. Storage fees for IVF and sperm preservation are not covered.

OF FERTILITY PRESERVATION CLINICS*
 ▶ Total Clinics = 0

ADDITIONAL INFORMATION
 ▶ Province covers prep work for IVF, including blood work and ultrasounds.

NOVA SCOTIA

COVERAGE
 ▶ Partial – 1. 'Hematology/Oncology Fertility Support Fund' and 2. 'Nova Scotia Fertility and Surrogacy Rebate'

COVERAGE INFORMATION
 1. 'Hematology/Oncology Fertility Support Fund'
 ▶ Eligibility to receive funds will be determined by the Pediatric Oncologist and the Social Worker in the Division of Pediatric Hematology/Oncology based on assessment procedures and on the patients treatment modality.
 ▶ Following the proper criteria and assessment procedures, may approve funds up to a maximum of \$375 per male and \$5360 per female. The source of funds are from the Hematology/Oncology Trust Fund, up to a maximum of \$10,000/year.
 2. 'Nova Scotia Fertility and Surrogacy Rebate'
 ▶ A Tax Credit of 40% of the cost of fertility treatment, to a maximum of \$8,000 refund per year (40% of \$20,000) is provided to residents.
 ▶ Services to be provided by a NS-licensed medical practitioner or infertility treatment clinic and for surrogacy-related medical expenses.
 ▶ No limit on the number of treatments that an individual can claim (maximum annual claim is \$20,000 in eligible costs)

OF FERTILITY PRESERVATION CLINICS*
 ▶ Total Clinics = 1
 ▶ Clinic offers sperm preservation and IVF.

ADDITIONAL INFORMATION
 ▶ Yearly storage fees and fertilization procedures beyond initial oocyte collection and preservation or sperm preservation are not covered.
 ▶ Many patients are referred to this fertility clinic from PEI and NL.

INFORMATION SOURCES
 ▶ <https://aart.ca/news/msi-extends-coverage-to-2slgbtqia-community-and-single-people>
 ▶ <https://novascotia.ca/news/release/?id=20220330002>

MANITOBA⁵

COVERAGE
 ▶ Partial – 'Fertility Treatment Tax Credit'

COVERAGE INFORMATION
 ▶ A Tax Credit of 40% of the cost of fertility treatment, to a maximum of \$8,000 refund per year (40% of \$20,000) is provided to residents.
 ▶ The tax credit applies to IVF, fertility preservation, and prescription drugs (among other services):

- Treatments and related medications must be provided by a Manitoba licensed medical practitioner or infertility treatment clinic
- The patient must be a resident of Manitoba.

OF FERTILITY PRESERVATION CLINICS*
 ▶ Total Clinics = 1
 ▶ Clinic offers sperm preservation and IVF

ADDITIONAL INFORMATION
 ▶ The Tax Credit does not cover associated travel costs.
 ▶ The Tax Credit is payable to the patient regardless of whether they pay income taxes. However, in order to receive the credit, the patient or their spouse or common-law partner must file an income tax return.

NEW BRUNSWICK⁴

COVERAGE
 ▶ Partial – 'The Special Assistance Fund for Infertility'

COVERAGE INFORMATION
 ▶ To qualify for the one time maximum grant of \$5,000, applicants must:

- Be a New Brunswick resident with a valid Medicare card
- Have been diagnosed by a physician with fertility problems and have received infertility treatment after April 1, 2014

 ▶ The fund allows individuals to claim 50% of eligible incurred costs of IVF and related pharmaceutical products, up to a maximum of \$5,000.
 ▶ Grant does not include coverage for sperm preservation.

OF FERTILITY PRESERVATION CLINICS*
 ▶ Total Clinics = 1
 ▶ Clinic offers sperm preservation and IVF

ADDITIONAL INFORMATION
 ▶ The fertility assistance program is separate from Medicare, which does not cover anything related to fertility treatments.
 ▶ Province does not cover associated travel costs.

