

Fertility Preservation Services Coverage in Canada

LEGEND

- # - Total Fertility Preservation Clinics
- - Fertility Preservation Clinics

FEDERAL COVERAGE

► Federal Income Tax (Medical Expense Tax Credit):

- Canada 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.
- These medical expenses can be claimed on a tax return by the patient, their spouse or common-law partner, or eligible dependents listed on their income tax forms.

► Non-Insured Health Benefits (NIHB):

- For registered First Nations and recognized Inuit, the NIHB does not cover the costs of fertility medications.

GENERAL NOTES

- All provinces and territories in Canada cover the cost of consulting a physician regarding fertility concerns.
- Some charitable organizations, such as Fertile Future, may offer financial assistance to help offset the costs of fertility treatments.

► Access to funding for fertility treatments may depend on coverage provided by third-party insurance plans.

► Patients living in regions with limited fertility services may need to travel out of province or territory for treatment, resulting in additional travel expenses. Some clinics may also charge non-resident fees.

Click the icons displayed on the map for additional information, where applicable.

Jurisdictional information also available here in tabular format.

YUKON

COVERAGE

► Partial — "Yukon Medical Travel Program"

COVERAGE INFORMATION

► The Medical Travel Program offers coverage for airfare and a subsidy to help with the cost of accommodations, meals, and transportation for fertility treatments such as IVF and fertility preservation, including egg and embryo freezing, sperm freezing.

► To apply, you must be enrolled on Yukon's Health Care Insurance Plan and be eligible under the Travel for Medical Treatment Act.

OF FERTILITY PRESERVATION CLINICS*

► Total Clinics = 0

ADDITIONAL INFORMATION

► Residents access fertility services in British Columbia.

► Reimbursements for travel expenses received through the Yukon Medical Travel Program cannot also be claimed as a medical expense on the Medical Expense Tax Credit.

► Clinics in other regions may impose a non-resident fee on patients from these territories, in addition to the standard treatment costs.

BRITISH COLUMBIA

COVERAGE

► None

OF FERTILITY PRESERVATION CLINICS*

► Total Clinics = 3
► All 3 clinics offer full services

ADDITIONAL INFORMATION

► Most fertility diagnostic tests, such as blood tests, and fertility consultations, are covered by the British Columbia Medical Services Plan.

► Privately paid tests, such as the anti-Müllerian hormone blood test, cost between \$70-100.

► A publicly funded IVF program offers eligible British Columbia residents access to one-time grant of up to \$19,000 to support in-vitro fertilization treatment. Fertility preservation services, such as egg or sperm freezing or storage fees, are not covered under this funding.

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 offer sperm or egg banking).

ADDITIONAL INFORMATION

► Most fertility diagnostic tests, such as blood tests, and fertility consultations, are covered by the Alberta Health Care Insurance Plan.

► The 3 clinics that offer fertility preservation options all have some type of cost reduction program for cancer patients, though funding/availability may vary.

SASKATCHEWAN

COVERAGE

► Partial — "Fertility Treatment Tax Credit"

COVERAGE INFORMATION

► A Tax Credit of 50% of the cost of fertility treatment, to a maximum benefit of \$10,000 (50% of \$20,000) for one lifetime claim is provided to Saskatchewan residents.

► The Tax Credit applies to IVF, fertility preservation, and prescription drugs (among other services). Fertility Treatment fees must be paid to a Saskatchewan licensed medical practitioner or fertility treatment clinic.

► The patient must be a resident of Saskatchewan.

OF FERTILITY PRESERVATION CLINICS*

► Total Clinics = 1
► Clinic offers fertility preservation and IVF (among other services).

ADDITIONAL INFORMATION

► Saskatchewan Health covers prep work for IVF, including blood work and ultrasounds.

► The Tax Credit does not cover associated travel costs, or amounts covered by private health insurance.

► A Fertility Preservation Fund of up to \$2,000 per patient is available through the Saskatchewan Cancer Foundation for individuals under the care of the Saskatchewan Cancer Agency who were diagnosed at age >18. Eligibility is based on financial need and requires a referral from the Saskatchewan Cancer Agency.

MANITOBA

COVERAGE

► Partial — "Fertility Treatment Tax Credit"

COVERAGE INFORMATION

► Residents of Manitoba are eligible for a Tax Credit covering 40% of the cost of fertility treatments or preservation, up to a maximum annual credit of \$16,000 on expenses totaling up to \$40,000.

► The Tax Credit applies to IVF, fertility preservation, and prescription drugs (among other services).

OF FERTILITY PRESERVATION CLINICS*

► Total Clinics = 1
► Clinic offers IVF and fertility preservation, including egg freezing, sperm freezing, and embryo freezing.

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, either the patient, spouse or partner must file an income tax return. The credit cannot be split between spouses or partners.

NORTHWEST TERRITORIES

COVERAGE

► None

OF FERTILITY PRESERVATION CLINICS*

► Total Clinics = 0

ADDITIONAL INFORMATION

► Residents access fertility services in Alberta. An initial consultation with a fertility specialist is covered under Alberta's provincial health services.

► Clinics in other regions may impose a non-resident fee on patients from these territories, in addition to the standard treatment costs.

NUNAVUT

COVERAGE

► None

OF FERTILITY PRESERVATION CLINICS*

► Total Clinics = 0

ADDITIONAL INFORMATION

► Residents access fertility services in Ontario.

► Clinics in other regions may impose a non-resident fee on patients from these territories, in addition to the standard treatment costs.

ONTARIO

COVERAGE

► Yes — "Ontario Fertility Program"
► Yes — "Ontario Fertility Treatment Tax Credit"

COVERAGE INFORMATION

ONTARIO FERTILITY PROGRAM

► 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, including freezing of one batch/sample of eggs or sperm.

COVERAGE INFORMATION

ONTARIO FERTILITY TREATMENT TAX CREDIT

► A Tax Credit of 25% of the cost of eligible fertility treatment, to a maximum of \$5,000 per year.

► The Tax Credit applies to IVF, egg and sperm freezing, medical tests not covered by OHIP and egg and/or sperm and/or embryo frozen storage fees.

► Travel expenses for travel more than 40 km (one way) for treatment may also qualify.

OF FERTILITY PRESERVATION CLINICS*

► Total Clinics = 19
► All clinics offer sperm preservation and IVF (among other services).

ADDITIONAL INFORMATION

► Storage or shipping of eggs/sperm/embryos, counselling by a psychologist or social worker and any drugs or medications are not covered under Ontario's Fertility Program.

QUÉBEC

COVERAGE

► Yes — "Medically Assisted Reproduction Program"

COVERAGE INFORMATION

► Funding for cancer patients through The Régie de l'assurance maladie du Québec (RAMQ) covers all costs associated with IVF, and fertility preservation.

► 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.

OF FERTILITY PRESERVATION CLINICS*

► Total Clinics = 6
► All clinics offer sperm preservation and IVF (among other services).

ADDITIONAL INFORMATION

► RAMQ covers the cost of storage for 5 years or until the age of 25. After 5 years, it is the responsibility of the patient.

► Quebec provides a refundable tax credit that covers between 20% and 80% of eligible infertility treatment expenses, up to a maximum of \$20,000. The credit rate varies based on income and family circumstances. Fertility preservation services may qualify if services are necessary due to medical treatments that could cause infertility.

NEWFOUNDLAND & LABRADOR

COVERAGE

► Partial — "Fertility Subsidy Program"

COVERAGE INFORMATION

► The fund allows individuals to claim up to a maximum of \$20,000 for IVF, egg freezing, and related expenses, that can be staggered over time.

► Eligibility criteria include having a valid MCP card issued by Newfoundland and Labrador, as well as a referral to Newfoundland and Labrador Fertility Services is required.

OF FERTILITY PRESERVATION CLINICS*

► 2 clinics - St. John's Clinic offers sperm preservation but not IVF treatment. IVF is offered in partnership with Ottawa Fertility Centre where you must travel for egg retrieval.

► Physicians and nurse practitioners must first refer patients to Newfoundland and Labrador Fertility Services. Oncologists, surgeons, and hematologists should call the switchboard to speak directly with a fertility specialist. Once connected with the local clinic, patients may be referred to any Health Canada-approved clinic in Canada.

ADDITIONAL INFORMATION

► Province covers prep work for IVF, including blood work and ultrasounds.

► Travel expenses will be considered when treatment costs are less than the \$20,000 subsidy.

Jurisdictional information also available in tabular format.



PRINCE EDWARD ISLAND

COVERAGE

► None

OF FERTILITY PRESERVATION CLINICS*

► Total Clinics = 0

ADDITIONAL INFORMATION

► A Fertility Support Program provides a minimum of \$5,000 and up to \$10,000 annually, based on family income, for eligible expenses associated with IVF, IUI and 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.

► The program does not cover associated travel costs, or annual storage fees for egg, embryo and sperm preservation.

► Province covers prep work for fertility assessments conducted in-province, including blood work. Ultrasounds conducted as part of an IVF procedure are not covered and are done by the out-of-province fertility clinics.

NEW BRUNSWICK

COVERAGE

► Partial — "Fertility Treatment Reimbursement Program"

COVERAGE INFORMATION

► To qualify for one lifetime reimbursement of 100% of eligible, out-of-pocket costs for one round of IVF or IUI per household, the applicant must:

- Be a full-time resident of New Brunswick with a valid NB Medicare card at time of treatment
- Require fertility services as confirmed by the fertility clinic
- Be over 18 years old and under 43 years old at the time treatment began
- Have completed the full treatment cycle within the 12 months prior to the application
- Have received the treatment in a licensed fertility clinic in Canada

► Storage fees (ongoing cryopreservation of sperm, eggs, embryos) are not covered by the program.

OF FERTILITY PRESERVATION CLINICS*

► Total Clinics = 1
► Clinic offers sperm preservation and IVF (among other services).

ADDITIONAL INFORMATION

► The Program is separate from Provincial Health Insurance (NB Medicare), which does not cover anything related to fertility treatments.

► Province does not cover associated travel costs.

NOVA SCOTIA

COVERAGE

► Partial — "Nova Scotia Fertility and Surrogacy 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.

► 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 (among other services).

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.

► The tax credit does not cover associated travel costs.