

Assisted Human Reproduction Options and Funding Available Across Canada



rainbow health ontario
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SHERBOURNE HEALTH

This info sheet is for 2SLGBTQ people who are considering building their families or becoming parents through means other than adoption. The information presented here is designed to be helpful if you are planning to carry a pregnancy yourself, if you are planning to support your partner or co-parent through pregnancy and birth, or if you are planning to become a parent with a gestational carrier through a surrogacy arrangement. Each of these pathways to parenthood have different considerations.

This brief overview is not medical advice, and is intended as a snapshot of approximate financial investments in different procedures and practices, and some options for funding. Please consult with your health care provider for advice specific to your care.

All of Canada

- Fertility related expenses can be claimed as a medical expense on a federal tax return to lower effective income and increase refund.
- Can be claimed in conjunction with tax credits at provincial level (e.g. MB, NS).

Alberta

- Some services covered by Alberta Health Care Insurance Plan:
 - Fertility assessment, including virtual or in-person consultations and most follow up visits
 - Blood tests and imaging tests, such as ultrasound and hysterosalpingogram (HSG)
 - Diagnostic tests, semen analysis, controlled ovarian stimulation for improving fertility and endocrinology
- IVF, IUI and other AHR services not covered.

British Columbia

- Some services covered by Medical Services Plan:
 - Fertility assessment, including virtual or in-person consultations and most follow up visits
 - Blood tests and imaging tests, such as ultrasound and hysterosalpingogram (HSG)
- IVF, IUI and other AHR services not covered.



Manitoba

- Fertility Treatment Tax credit covers 40% of cost of treatment provided by Manitoba licensed medical practitioner or infertility treatment clinic; does not cover out-of-province treatments or travel costs. It does cover:
 - Ovulation induction
 - Therapeutic donor insemination (TDI)
 - Hyperstimulation/intrauterine insemination (HS/IUI)
 - In vitro fertilization (IVF)
 - Intracytoplasmic sperm injection (ICSI)
 - Frozen embryo transfer
 - Oocyte donation
 - Assisted hatching
 - Fertility preservation
 - Surrogacy
 - Testicular sperm extraction (TESE)
- Maximum of \$20,000/year for claimable treatments = Maximum of \$8,000/year tax credit.
- No limit on number of treatments.
- Must be resident of Manitoba, holder of Manitoba Health card and must file a Manitoba income tax return to claim the credit.
- Must be Canadian citizen, permanent resident or hold an eligible work, study, or visitor permit.
- For more information, visit gov.mb.ca/finance/tao/fttc_faq.html

New Brunswick

- Special Assistance Fund for Infertility Treatment offers a one-time maximum grant to alleviate the financial burden of those dealing with infertility.
- Covers IVF or IUI and related pharmaceutical products.
- Costs associated with infertility treatment incurred outside of New Brunswick are eligible only if the specific treatments are unavailable in-province (must be confirmed by a NB fertility clinic); does not cover travel costs.
- Can claim 50% of eligible incurred costs up to \$5,000 maximum; reimbursed after all treatments completed.
- Must be a full time New Brunswick resident with a valid Medicare card and have been diagnosed with a fertility issue by a physician and have received infertility treatment after April 1, 2014.
- Must be Canadian citizen, permanent resident or hold eligible international student status.
- For more information, visit pxw1.snb.ca/snb7001/e/1000/infoTe.asp

Newfoundland and Labrador

- Fertility Subsidy Program offers \$5,000 per IVF cycle to applicants who meet clinical eligibility, up to a maximum of three IVF cycles throughout their lifetime.
- Services included in the subsidy program may include:
 - IVF
 - Frozen embryo transfer
 - Donor egg cycles
 - Donor embryo cycles
 - Oocyte cryopreservation
 - ICSI and sperm extraction procedures for ART
 - Gestational carrier cycles
 - Medications associated with these services
 - Provincial health care plan covers prep work for IVF, including blood work and ultrasounds
- Services can be provided at a clinic of the applicant's choosing located within Canada.
- Does not cover travel expenses.
- Program is retroactive to August 4, 2021.
- The gestational carrier needs to be a permanent resident of Canada or Canadian citizen.
- Applicant must be a resident of Newfoundland & Labrador, hold a valid MCP card and be patient of Newfoundland and Labrador Fertility Services (NLFS).
- For more information, visit cwhp.easternhealth.ca/womens-health/fertility-services/fertility-subsidy-program/ and cwhp.easternhealth.ca/wp-content/uploads/sites/45/2022/07/Fertility-Subsidy-Application_May-25-2022.pdf

Nova Scotia

- Tax Rebate for Fertility Treatments and Surrogacy-related Medical Expenses covers 40% of cost of treatment provided by Nova Scotia licensed medical practitioner or infertility treatment clinic and for surrogacy related costs.
- If medically needed services are not offered in the province, a licensed practitioner in Nova Scotia can refer a patient elsewhere.
- Does not cover travel costs.
- Max. of \$20,000/year for treatments = \$8,000/year tax credit.
- No limit on number of lifetime treatments.
- Atlantic Assisted Reproductive Therapies is the only fertility clinic in Nova Scotia. Visit aart.ca for more information.

Northwest Territories, Nunavut & Yukon

- There are no fertility clinics in the Northwest Territories, Nunavut or Yukon.
- Fertility preservation, IVF, IUI and other AHR services are not covered by Northwest Territories Health Care Plan or Nunavut Health Insurance or Yukon medical care.
- Some fertility clinics in other provinces may charge an additional non-resident fee.

Ontario

- Ontario Fertility Program provides funding to participating fertility clinics located in Ontario to cover treatment costs for eligible residents. This funding covers:
 - One cycle of IVF (must be under the age of 43)
 - One additional cycle of IVF, when acting as a surrogate
 - Assisted insemination (no limit on number of treatment cycles)
 - IUI (no limit on number of treatment cycles)
 - One cycle of fertility preservation (freezing of sperm or eggs) when “diagnosed by a physician with any medical condition where a side effect of the planned treatment for the medical condition is known to affect fertility and may lead to infertility.” **Note:** This covers trans and non-binary folks who have gender-affirming surgery scheduled or planned for the near future, and/or for whom hormone treatment – planned or ongoing – may lead to infertility, as determined by their treating physician at a participating fertility clinic.
- Does not cover:
 - Cost of fertility drugs
 - Genetic testing
 - Sperm, egg, or embryo annual storage fees
 - Other tests that fertility clinics may require
 - Travel and accommodation
- Requires registering with a participating clinic and joining their waitlist
 - Services offered vary by clinic
 - Clinics manage their own wait lists and prioritize clients based on physician judgement
- Applicant must be Ontario resident with a valid Ontario Health Insurance Plan (OHIP) card and be a Canadian citizen, permanent resident, hold an eligible work, study, or visitor permit, or be a convention refugee or other protected person.
- For more information visit:
 - ontario.ca/page/get-fertility-treatments
 - List of participating clinics: health.gov.on.ca/en/public/programs/ivf/pub_clinics.aspx
 - A useful explainer: ontariofertility.ca

Prince Edward Island

- Fertility Treatment Program provides funding for eligible expenses at fertility clinics anywhere in Canada. This program covers:
 - IVF
 - IUI
 - Associated prescribed medications
 - Prep work for IVF (ultrasounds, blood work etc.)
- Does not cover:
 - Initial consultation fee at clinic
 - Sperm, egg, or embryo annual storage fees
 - Travel and accommodations
- Applicants must first be approved then submit expenses for treatments occurring during the 12 months following their approval date; retroactive expenses are not eligible for reimbursement.
- Provides \$5,000-\$10,000 of funding based on annual family income:
 - Under \$50,000: \$10,000 of funding
 - \$50,001-\$100,000: \$7,500 of funding
 - \$100,001 and over: \$5,000 of funding
- Funding can be accessed for up to three 12-month terms.
- Must be a Canadian citizen or permanent resident, be a permanent PEI resident, have a valid PEI health card and have filed the most recent year's income tax return.
- Does not cover holders of temporary resident visas, study permits or work permits.
- For more information, visit princeedwardisland.ca/en/information/health-and-wellness/fertility-treatment-program-a-funding-support-program



Quebec

- Tax Credit for The Treatment of Infertility (Tax Return Line 462) covers eligible expenses related to accessing assisted human reproduction technologies. This credit covers:
 - IVF
 - Assisted insemination treatment
 - Assessment by approved doctor or psychologist
 - Prescribed drugs
 - Travel and lodging expenses (only if services are not locally available)
- Covers maximum of \$20,000 of expenses at a variable rate (20%-80%) based on family income.
- Must be resident of Quebec as of December 31, 2021, and have incurred expenses related to IVF or certain assisted insemination treatments paid after November 14, 2021.
- For more information, visit revenuquebec.ca/en/citizens/income-tax-return/completing-your-income-tax-return/completing-your-income-tax-return/line-by-line-help/451-to-480-refund-or-balance-due/line-462/point-11 and quebec.ca/en/family-and-support-for-individuals/pregnancy-and-parenthood/medically-assisted-reproduction/mar-program

Saskatchewan

- Fertility preservation, IVF, IUI and other AHR services and fertility medications are not covered by Saskatchewan Health.
- Saskatchewan Health does cover most costs to determine appropriate course of treatment including consultations, some ultrasounds, and fertility testing
- For patient information, visit the Fertility Care pathway: saskhealthauthority.ca/our-organization/quality-care-patient-safety/quality-improvement/stewardship-and-clinical-appropriateness/clinical-pathways/fertility-care-pathway
- For Fertility Care pathway provider information, visit saskhealthauthority.ca/our-organization/quality-care-patient-safety/quality-improvement/stewardship-and-clinical-appropriateness/clinical-pathways/fertility-care-pathway/fertility-care-pathway-provider-information



Approximate Costs of Assisted Human Reproduction and Fertility Preservation Across Canada

all prices listed are approximate

Sperm Freezing Cycle	\$500-800+
Testicular sperm extraction (TESE)	\$2,000-3,000+
Sperm storage fee (per year or part thereof)	\$400-600+
Egg Freezing Cycle	\$8,000+
Embryo Freezing Cycle	\$9,000+
Egg/embryo storage fee (per year or part thereof)	\$400-600+
Medications	\$3,000-8,000+
In vitro fertilization (IVF)	\$12,000-20,000+
Intrauterine injection (IUI)	\$1,000+
Frozen embryo transfer (FET)	\$2,500+
Egg thawing, fertilization & transfer	\$6,000+
Anonymous donor sperm	\$500-1,000+/sample
Anonymous donor eggs	\$15,000+/sample (usually 6 eggs)

Important notes

- Prices listed are approximate costs for common fertility preservation and assisted human reproduction services, based on the fee schedules of a selection of clinics across the country collected in the Fall of 2022, and do not include any adjustments based on health plan coverage or tax deductions/reimbursements offered by individual provinces or territories.
- Prices can vary by procedure, clinic, and individual patient requirements; this list should be considered only as a rough guideline and not a guarantee of any specific pricing. The only way to know what procedure(s) you may need and what the overall cost to you will be is to consult with a qualified fertility specialist.
- Clinics may charge additional fees for consultations, registration, administration, monitoring, mandatory counselling, testing procedures (mandatory/optional) and sample handling; separate laboratory processing fees may be incurred for some tests.
- Some fees may be higher when using donor eggs, embryos and/or sperm; additional testing and/or quarantine periods may also be required.
- Some fees may be lower when incurred in conjunction with other procedures (e.g. cost of freezing of additional eggs retrieved but not fertilized during an IVF cycle).
- Separate medication regimens may be required for ovarian stimulation, egg/embryo freezing, IVF and FET procedures, each incurring their own set of costs.
- Not all clinics offer all services: some clinics only offer certain procedures to select patients (e.g. fertility preservation for oncology patients), while some clinics operate as "satellite" clinics for larger clinics in other provinces and primarily provide tracking and check-up appointments.
- There are no fertility clinics in the Northwest Territories, Nunavut, Prince Edward Island or Yukon; patients from these provinces and territories may be charged a non-resident fee by clinics in other provinces in order to access care.

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