



**IN VITRO  
FERTILIZATION  
GUIDE**

**2017-2018**



# IN VITRO FERTILIZATION AND MATERNITY IN SINGAPORE

Singapore, like many other developed cities and countries is facing an impending crisis that could be incredibly hard to avoid or recover from: a declining birth rate. In fact, data on birth rates from the [World Bank](#) shows that aside from a mini baby-boom in the late 80s the birth rate has generally decreased year-on-year since the 1960s. Combine this with the fact that many couples are waiting longer to have babies (according to the [CIA](#), the median age at which women have their first baby in Singapore is 30.5, among the oldest in the world) and it is clear to see that in the near future, there may not be enough people to support the city while also caring for an increasingly older population.

To help avoid this, many parties including the government have been taking steps to encourage us to have more babies. While this if you have lived in Singapore for more than a few years you have probably seen more than a few of the tactics used by the government over the years to encourage a us to have more babies. While this appears to be working, as the birth rate has more or less remained steady for the past few years, there is always a chance that you may struggle in conceiving. One of the more successful methods doctors can use to help women conceive is in vitro fertilization (IVF), a procedure which is becoming increasingly popular in the city.



# IVF IN SINGAPORE

There is no one reason as to why people need to receive fertility treatment. It can be due to a number of different reasons including endometriosis, tubal disease/obstruction, low sperm count, ovarian failure, polycystic ovarian syndrome, cysts, fibroids, and more. Beyond that, there are other contributing factors that may impair one's ability to have children including the use of alcohol, drugs, tobacco, your age, weight, diet, etc. Regardless of the reasons, [SingHealth](#) suggests that infertility affects 1 in 7

people in the city, and Singaporeans are increasingly turning to medical professionals for help.

According to an [article](#) published in the Straits Times in March 2016, there were 6,044 assisted reproduction cycles carried out in 2015, up from 5,000 in 2012. IVF makes up the majority of these cycles. As the article notes, the MOH funded (more on this below) 3,512 of the cycles completed in 2015, up from 2,749 in 2013.



# SUCCESS OF IVF IN SINGAPORE

While the number of women receiving IVF is increasing, there have been questions regarding its success rate. Historically, the success rates of IVF have varied due to a number of factors. For example, this [paper](#) from the MOH in 2002 found that among the public hospitals, the success rate was:



In May 2015 a member of parliament asked the MOH about the success rates at public hospitals in Singapore since the above study was released. The [MOH](#) responded that the average success rate of treatment from 2009-2013 was 22%.

Turning to the private sector, one of the largest fertility clinics in Asia, the Virtus Fertility Centre reports a success rate of anywhere between 18% to 64%. This wide variance is largely due to the type of IVF selected, the patient's age, and the patient's health.



# THE COST OF IVF IN SINGAPORE

Like all other forms of medical care in Singapore, the price for IVF will vary drastically based on where you receive it, and how many cycles you need. Based on data available from the MOH, and articles online we have determined an average range of costs.

If you receive your treatment through the public system e.g., hospitals, you can expect to pay around SGD 10,000 - 14,000 per cycle.

If you receive your treatment through the private system costs will cover a much wider range, but will usually be between SGD 14,000 and SGD 20,000 total, including medication and doctor visits.



## WILL INSURANCE COVER IVF?

Regardless whether you receive your treatments from the public or private system, you are likely going to be faced with fairly high costs related to IVF. If you are Singaporean, or have residency, the government

subsidizes some of the cost of treatment done at public hospitals. The amount subsidized, listed below, varies depending on you and your partner's residence status and the type of IVF pursued.

|                                          | Couple are both citizens of Singapore               | 1 partner with citizenship and 1 with PR            | 1 partner with Singapore citizenship and 1 foreigner |
|------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|------------------------------------------------------|
| Per fresh embryo cycle (up to 3 cycles)  | Up to 75% of the cost, up to a maximum of SGD 6,300 | Up to 55% of the cost, up to a maximum of SGD 4,600 | Up to 35% of the cost, up to a maximum of SGD 3,000  |
| Per frozen embryo cycle (up to 3 cycles) | Up to 75% of the cost, up to a maximum of SGD 1,200 | Up to 55% of the cost, up to a maximum of SGD 900   | Up to 35% of the cost, up to a maximum of SGD 600    |

While the subsidization is certainly helpful for citizens and residents of Singapore, foreigners don't benefit quite as much, especially in families where both parents are expats. Combine this with the fact that all foreigners who don't have permanent residence and therefore lack access to the MediSave plan which covers health care at public hospitals, and it could be an expensive bill to pay.

Luckily, for expats and residents who want to receive care from the private hospitals in the city, there are health insurance plans available that cover IVF and a successful pregnancy. A few policies will also allow coverage for the new-born child immediately from birth without qualifying periods or underwriting.

# THINGS TO BE AWARE OF WHEN IT COMES TO INSURANCE

If you are considering IVF there are a number of things you should be aware of when it comes to your health insurance. Firstly, it is important to know that **Maternity benefits are available mainly on top plans** which usually means high premiums and **waiting periods** that will vary anywhere from one to two years. This could affect future plans, so it would be beneficial to plan ahead and secure adequate coverage.

The second thing to be aware of is that infertility is a complex issue when it comes to insurance. Because the cost of giving birth is so expensive some insurers have implemented requirements where both partners have to secure insurance in order for the woman to receive maternity related coverage.

Additionally, it can be incredibly hard to prove whether infertility is pre-existing or not, potentially leaving the insured frustrated if the insurer rules it as such. This is where working with an intermediary like Pacific Prime Singapore can help. We can help find plans that will work for you and advise you on coverage for maternity and particularly the implications of IVF in terms of benefits and exclusions pertaining to your selected insurance policy.



