

Dear Spring Family,

We opened Spring Fertility in 2016 with the goal of *empowering our patients to pursue and achieve their goals*. We do this by partnering with our patients, supporting and listening to you, and by working as a team in order to deliver the highest quality fertility services through a process that feels transparent and seamless.

As we look back on the last 4 years, we've been blown away by the overwhelmingly positive response from our patients and the exceptional clinical outcomes that we have experienced together. We recognize that nothing we do would be possible without your trust and support. In listening to our patients and in our pursuit of continuous improvement, we regularly seek feedback and implement changes based on your responses. There is one area of our practice where we have consistently tried to improve, often falling short: the expectations and experience of patients with commercial insurance coverage (Anthem, Aetna, Blue Cross, and others).

While fertility specialty insurers like Progyny and Carrot are able to administer an exceptional experience for our patients, many traditional commercial insurance companies struggle to provide our patients and our team of financial navigators correct information about coverage as they are much less familiar with our practice. Patients who are told they have generous IVF coverage are surprised to find large deductibles, coinsurance and co-pay requirements, or find they are excluded from various services. Spring has even hired a dedicated team tasked with running benefit checks through commercial carriers and improving clarity around what our patients can expect to pay, yet we still often receive inaccurate information which leads to disappointment and frustration for our patients. The headaches and heartache incurred by our patients through communication with their insurance companies adds undue and incremental stress to a complex and often already stressful period.

For this reason, we have notified many carriers of the difficult decision to no longer accept certain insurance programs at this time. If the carriers are willing to work with us to make the process more transparent, focused, and efficient, we will reconsider in the future. Sadly, fertility represents a tiny fraction of the services that they cover and we have found it difficult to improve communications and workflow. On top of the negative patient experience, Spring Fertility has struggled to be reimbursed for services rendered in a timely manner or at a rate which is sustainable, and we often operate at an economic loss for many of our services rendered.

Our top priority remains to provide you an exceptional patient experience and our team of dedicated financial navigators will continue to be an available resource for patients to ensure that all cost information is clear and pricing is transparent. **We will still accept coverage through fertility-specific benefits organizations such as Progyny or Carrot.** We are also continuing to accept **Cigna** and **Health Plan Services** as they have acknowledged the need to improve transparency, communication and unsustainable reimbursement practices. Together we are working in good faith to improve this process and **we are optimistic that appropriate adjustments can be made that will allow us to accept coverage through these additional carriers.**

For our patients with out-of-network benefits, we can provide all appropriate paperwork to submit claims for reimbursement directly to insurance carriers. Additionally, for patients who are actively in treatment with us, we can still continue to bill your insurance for your current cycle if we have authorization from your insurance company.

We recognize that this is a meaningful change that will impact many of our patients. Please know that we did not make this difficult decision lightly. If you have specific questions or concerns, please contact us at [BillingQuestions@springfertility.com](mailto:BillingQuestions@springfertility.com). As always, we are 100% committed to securing the best experience and outcomes for our patients, and we look forward to continuing to partner with you to pursue and achieve your dreams for years to come.

Warmly,

**The Spring Team**