

**INFORMED CONSENT FOR
THE CENTER FOR HUMAN REPRODUCTION (CHR)
SHARED RISK PROGRAMS**

Refund Program for General Infertility Treatment: Offers 100% refund if routine infertility treatment does not result in a clinical pregnancy.

Refund Program for In Vitro Fertilization (IVF): Offers 100% refund if IVF does not result in a clinical pregnancy.

One Year Full Care Program: Offers one year of unrestricted infertility treatment (as a case rate) in accordance with a standard, pre-published treatment algorithm (including up to one cycle of IVF) at a preset cost.

SUMMARY

Shared risk programs can take two basic forms:

1. Risk is shared between the patient and physician (refund programs), resulting in those who conceive paying a higher rate to compensate for those who do not. The physician carries the risk that lower than expected pregnancy rates will result in more than expected refunds to patients.
2. Risk is shared between the patient and physician (full care programs), where the patient must trade a fixed cost against risk of not becoming pregnant, and the physician must carry the risk of agreeing to accept a fixed fee regardless of services provided.

PROGRAM	ADVANTAGES	DISADVANTAGES / RISKS
General Infertility - Shared Risk Refund	Eligible couples who do not conceive are refunded the full cost of treatment. Couples can opt to apply refund to future IVF cycles.	Fees per cycle are more expensive than they would otherwise be under a standard fee schedule.
IVF - Shared Risk Refund	Eligible couples who do not conceive are refunded the full cost of treatment.	Fees per cycle are more expensive than they would otherwise be under a standard fee schedule.
Full Care Program (Case Rate)	Limits financial risk (i.e., additional expenses) associated with unexpected tests or treatment. Fee structure is less than the Shared Risk Refund Programs.	No refund of any fees if treatment does not result in pregnancy. Case rate fees could be more expensive than a non-shared risk program if pregnancy is achieved early in the treatment process.

The Center for Human Reproduction has no preference between different formats of shared risk programs (or traditional fee-for-service) and, therefore, offers several options. All patients receive the same level of treatment independent of payment schedules or program selection.

Like shared risk programs in general, CHR's programs were established for the large majority of infertile couples in the U.S. who currently do not have insurance coverage for fertility services. CHR decided to offer its Shared Risk Programs only after the Ethics Committee of the American Society for Reproductive Medicine in the fall of 1998 concluded that such plans are ethically acceptable as long as patients are fully aware of the advantages and disadvantages of shared risk programs, including the likelihood of success, potential costs that are not covered, and that no unnecessary risks are taken with patients to assure higher pregnancy rates. CHR is confident that our programs comply with all of these conditions.

WHAT ELSE SHOULD I KNOW?

There is obviously a lot more to discuss about CHR’s Shared Risk Program alternatives and the standard infertility treatment process. Candidates for this program are strongly encouraged not to enter the program until all of their questions have been answered satisfactorily by CHR staff. Upon reading this brochure, you will be asked to sign an acknowledgment (below) indicating that you have read and understood this brochure’s content and, with it, CHR’s Shared Risk Programs for General Infertility, for IVF, and CHR’s One Year Full Care Program. A copy of your acknowledgment will become part of your medical chart.

You are free at any point to withdraw from any of the Shared Risk Programs you choose and such a decision will not affect your future care at CHR. Once you have, however, started a treatment under a Shared Risk Program and you choose to abandon it or a cycle has to be canceled as a consequence of your actions, you will be refunded program costs minus accumulated treatment expenses at CHR’s standard fee schedule. If a treatment is canceled for medical reasons, you still will be eligible for a full refund.

The CHR’s Shared Risk Programs are priced based on historical pregnancy rates achieved in a patient population that included females up to and including 38 years of age with normal ovarian function. CHR does not have similarly reliable actuarial data on women of older age or with abnormal ovarian function. Consequently, CHR cannot offer Shared Risk Programs to women above age 38 or to women with abnormal ovarian function without making such programs prohibitively expensive. CHR, therefore, reserves the right to enforce clinically responsible exclusion criteria as outlined in our materials.

Once you conceive and carry a pregnancy to 8 weeks gestational age (from last menstrual period) or 6 weeks from conception, CHR will consider your treatment terminated and will refer you into obstetrical care. Your gestational age and the presence of a viable pregnancy will be confirmed by an ultrasound examination. Once you are referred out of CHR, CHR can no longer be responsible for the well-being of your pregnancy. Any pregnancy loss before 8 weeks or any tubal pregnancy diagnosed prior to that time will not be considered a pregnancy success and will, therefore, still maintain your eligibility for a full cycle refund.

CHR’s Shared Risk Programs were developed to help infertile couples with no or only limited insurance coverage for fertility services. They, therefore, do not cover services that are included through infertility coverage extended by a traditional health plan. For example, female surgery, covered by an existing insurance plan, will therefore not be included as a covered service in any of CHR’s Shared Risk Programs.

I have read the brochure on CHR’s Shared Risk Programs. I fully understand the advantages and disadvantages of such a program and have decided, after considering advantages and disadvantages and after receiving answers to all my questions from CHR staff, including my physician, to join the

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| <input type="checkbox"/> Shared Risk Program for General Infertility Treatment | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |
| <input type="checkbox"/> Shared Risk Program for In Vitro Fertilization | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |
| <input type="checkbox"/> One Year Full Care Program | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |

Patient Name (female)

Signature

Date

Patient Name (male)

Signature

Date

Witness Name

Signature

Date