FertilityNorth
Fertility & Endometriosis Treatment Centre
GynaeNorth

FEE STRUCTURE

PATIENT GUIDE

We understand that fertility treatment is both an emotional and financial investment. This guide is designed to help you understand the costs involved, plan with confidence, and know what to expect throughout your treatment journey.

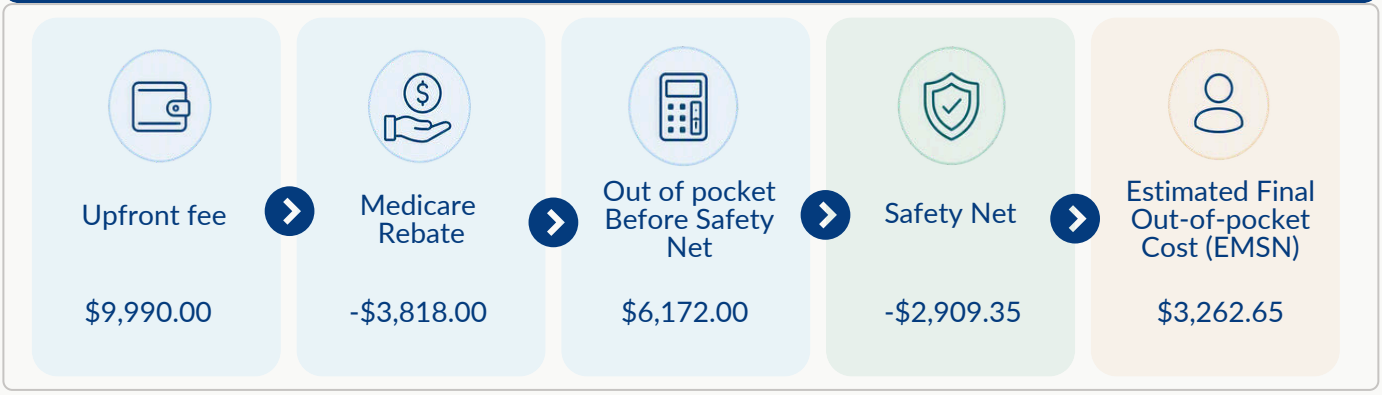


Fee Structure

Effective 1st November 2026

Fertility treatment costs can vary depending on your individual treatment plan. The fees in this guide are indicative only. Medicare rebates, the Extended Medicare Safety Net (EMSN) and Private Health Insurance may reduce out-of-pocket expenses.

Understanding Medicare Rebates and the Extended Medicare Safety Net



Medicare & Safety Net

If you hold a valid Medicare card, many fertility treatment services attract Medicare rebates that can significantly reduce your out-of-pocket costs. To receive Medicare rebates, you must have a current referral from your GP or specialist before commencing treatment, and that referral must remain valid throughout your treatment.

Extended Medicare Safety Net (EMSN)

Often referred to as the 'Safety Net', the EMSN provides additional Medicare benefits once your annual out-of-pocket costs for eligible outpatient Medicare services exceed:

- $861.20 for concessional individuals and families
- $2,699.10 for all other individuals and families

Once you reach the Safety Net threshold, Medicare may pay up to 80% of your remaining out-of-pocket costs, subject to Medicare item-specific benefit caps. For many patients, the Safety Net is reached during or shortly after their first IVF cycle.

Couples and Family Registration

If you are undergoing treatment as a couple, we strongly recommend registering as a Medicare Safety Net family. This allows eligible expenses incurred by both partners to contribute towards the same threshold, helping your family access higher Medicare rebates sooner.

If you are not registered as a family, only the treating patient (the person intending to carry the pregnancy) will accumulate expenses towards their individual Safety Net threshold.

IMPORTANT
Medicare rebates and out-of-pocket estimates in this document are indicative only and may vary based on Medicare eligibility, Extended Medicare Safety Net status and changes to Medicare benefits. If you are not eligible for Medicare, additional fees may apply. Please reach out to our team for further information.

How Fertility North Helps Maximise Your Medicare Rebates

A fertility treatment cycle fee may appear as a single charge, however it is actually made up of several Medicare item numbers. Each item attracts different Medicare rebates and Extended Medicare Safety Net caps.

At Fertility North, we regularly review our fees and the Medicare Benefits Schedule (MBS) to ensure treatment fees are allocated across eligible Medicare item numbers in the most advantageous way for our patients while remaining fully compliant with Medicare requirements. This means that two clinics may charge a similar overall cycle fee, but patients can receive substantially different Medicare rebates depending on how those fees are structured.

Our goal is simple: to help patients receive the maximum Medicare rebate available and minimise overall out-of-pocket costs wherever possible.

Insurance & regional support

Private Health Insurance

Private health insurance may help cover the hospital costs associated with inpatient IVF/ICSI-related procedures, such as egg collection and surgical sperm collection.

If you are considering taking out private health insurance for fertility treatment, it is important to check that your policy includes an appropriate level of hospital cover (typically Gold Hospital cover) and specifically includes Assisted Reproductive Services/Treatment. Refer to your Product Disclosure Statement (PDS) or contact your health fund to confirm your level of cover and any waiting periods that may apply.

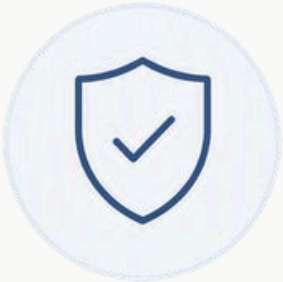
At Fertility North, all surgeon fees associated with egg and surgical sperm collections are billed on a no-gap basis. However, depending on your policy, you may still be required to pay:

- Any hospital excess applicable to your cover
- An anaesthetist gap fee, where applicable
- Any costs not covered by your health fund.

These are payable prior to your procedure.

We recommend confirming your eligibility, level of cover, excess, waiting periods and any potential out-of-pocket expenses directly with your private health insurer before commencing treatment.

IUI (Intrauterine Insemination) and FET (Frozen Embryo Transfer) procedures are typically performed without hospital admission and therefore are not usually claimable through private health insurance.



Regional Patients

Fertility North welcomes patients from across Western Australia and works closely with regional patients to minimise travel wherever possible.

Under our agreement with Clinipath Pathology, in-cycle blood tests can be performed at Clinipath collection centres without additional charges to the patient. In-cycle ultrasounds are performed at Fertility North and are complimentary to your treatment cycle.

If you are unable to attend a Clinipath collection centre or Fertility North for ultrasound monitoring, our Nursing Team can provide referrals to approved external providers closer to home where available.

Please note: Blood tests and ultrasounds performed outside our approved provider network may incur additional charges from the external provider and may not attract Medicare rebates. We recommend discussing regional monitoring arrangements with our Nursing Team before commencing treatment so we can help minimise any unexpected costs.

Patient Assisted Travel Scheme (PATS)

Patients travelling to Perth from regional or remote areas may be eligible for assistance with travel and accommodation costs through the Patient Assisted Travel Scheme (PATS).

PATS can provide financial assistance for eligible travel related to specialist consultations, fertility treatment procedures and day surgery admissions where equivalent services are not available locally. In some circumstances, assistance may also be available for accommodation and an approved escort.

We recommend contacting your local PATS office as early as possible to discuss eligibility requirements and obtain the necessary application forms before travelling.

Our team is experienced in caring for regional patients and can assist with treatment planning to help reduce the number of trips required to Perth wherever possible.

Treatment fees

Tracking, Pregnancy Monitoring & Endometrial Receptivity

Treatment Cycle	Cost	Out of Pocket Before Safety Net Reached	Out of Pocket After Safety Net Reached (EMSN)
Tracking Cycle	$360.00	$360.00 Non Medicare Eligible	
Pregnancy Monitoring	$190.00	$190.00 Non Medicare Eligible	
Endometrial Receptivity Analysis Cycle	$750.00	$750.00—Non–Medicare Eligible. Additional fees payable to Cooper Surgical for analysis.	

Ovulation Induction (OI) & Intrauterine Insemination (IUI)

Treatment Cycle	Cost	Out of Pocket Before Safety Net Reached	Out of Pocket After Safety Net Reached (EMSN)
OI MBS 13203	$1,010.00	$428.70	$299.22
IUI (Partner or Donor sperm) MBS 13203 + 13221	$2,310.00	$1,677.00	$1,432.65

Frozen Embryo Transfer (FET) & Frozen Oocyte Transfer (FOT)

Treatment Cycle	Cost	Out of Pocket Before Safety Net Reached	Out of Pocket After Safety Net Reached (EMSN)
FET MBS 13218 + 13209 + 13215	$3,580.00	$2,539.50	$1,576.20
FOT (Includes ICSI) MBS 13218 + 13209 + 13215	$4,585.00	$3,544.50	$2,581.20

Egg Freezing

Treatment Cycle	Cost	Out of Pocket Before Safety Net Reached	Out of Pocket After Safety Net Reached (EMSN)
Medical Egg Freeze Initial in Calendar Year MBS 13200 + 13209	$6,890.00	$3,189.10	$1,070.80
Medical Egg Freeze Subsequent in Calendar Year MBS 13201 + 13209	$6,890.00	$3,429.65	$685.93
Elective Egg Freeze Non Medicare Eligible	$5,410.00	$5,410.00	$5,410.00

Egg Collection (TVOA) Fees – Egg Freezing Cycles

Medical Egg Freeze Cycles: Please refer to Page 6 for applicable TVOA fees.
Elective Egg Freeze Cycles: As elective egg freezing is not Medicare eligible, private health insurance cannot be used for any part of the treatment. An additional TVOA fee of $560.00 is payable to the surgeon performing your egg collection. You will also be required to pay the Ramsay Private Procedure Suites (Joondalup Private Hospital) admission fee ($1,500.00) and anaesthetist fee (up to $850.00).

IVF & ICSI Cycles

Every patient responds differently to fertility treatment, so we don't believe in a one-size-fits-all fee. Your fertility specialist will tailor your care to your individual needs, circumstances and treatment goals. Unlike many clinics that charge the same fee for every patient, Fertility North is committed to transparent pricing that reflects each patient's individual treatment journey.

IVF & ICSI Fee Categories

- Comprehensive
- Intermediate
- Mini

Fertility Care Designed Around You

Fee categories reflect the number of eggs collected during your cycle, from a higher yield (Comprehensive) to a lower yield (Mini). Your specialist will discuss what to expect for your individual treatment.

Whatever fee category applies to you, you will receive the same expert care, support and guidance from our dedicated fertility, nursing and laboratory teams. Our personalised approach ensures your treatment is tailored to you, while maintaining the same high standard of care for every patient.

Did you know? Mini IVF and ICSI cycles are often suitable for egg collection under local anaesthetic rather than general anaesthetic. For patients without private health insurance, this can further reduce treatment costs by avoiding hospital admission and anaesthetic fees.

Modified Natural (MoNa) IVF cycles are billed separately as they follow a different stimulation and monitoring pathway. These cycles typically involve the retrieval of a single egg.

IVF Treatment Cycle	Cost	Out of Pocket Before Safety Net Reached	Out of Pocket After Safety Net Reached (EMSN)
INITIAL CYCLE IN CALENDAR YEAR			
Comprehensive MBS 13200 + 13209 + 13215	$9,990.00	$6,176.00	$3,982.70
Intermediate MBS 13200 + 13209 + 13215	$8,740.00	$4,926.00	$2,732.70
Mini MBS 13200 + 13209 + 13215	$7,600.00	$3,786.00	$1,592.70
MoNa MBS 13200 + 13209 + 13215	$6,435.00	$2,621.00	$524.20
ICSI Procedure Fee Additional	$730.00	$304.70	$168.20
SUBSEQUENT CYCLE IN CALENDAR YEAR			
Comprehensive MBS 13201 + 13209 + 13215	$9,990.00	$6,416.55	$3,266.65
Intermediate MBS 13201 + 13209 + 13215	$8,740.00	$5,166.55	$2,016.65
Mini MBS 13201 + 13209 + 13215	$7,600.00	$4,026.55	$876.65
MoNa MBS 13201 + 13209 + 13215	$6,435.00	$2,861.55	$572.31
ICSI Procedure Fee *Additional*	$815.00	$389.70	$253.20

Procedures & cycle additions

Egg Collection (TVOA)

Your egg collection (TVOA) will be performed either at Fertility North (In Clinic) or in theatre at Ramsay Private Procedure Suites, depending on your egg number and treatment plan.

If your procedure is performed in theatre and you have eligible private health insurance, the TVOA fee will be billed directly to your health fund on a no-gap basis. You may still need to pay your hospital excess and any anaesthetist gap fee.

If you do not have eligible private health insurance, the TVOA fee is payable by yourself, and your surgeon may reach out for payment up to two days prior. Additional third-party fees may apply, including a hospital admission fee ($1,500) and anaesthetist fee (up to $850).

Egg collections performed at Fertility North are outpatient procedures and are not claimable through private health insurance. Where clinically appropriate, these procedures can help reduce overall treatment costs by avoiding hospital admission and anaesthetist fees.

Surgical Procedure	Cost	Out of Pocket Before Safety Net Reached	Out of Pocket After Safety Net Reached (EMSN)
TVOA In Clinic	$560.00	$199.35	$110.65
TVOA In Theatre	$560.00	$241.80	$241.80

Cycle Additions

Addition	Cost	Addition	Cost
Mechanical Endometrial Injury (MEI)	$280.00	In Vitro Maturation (IVM)	$1,360.00
G CSF Intrauterine Instillation Procedure (GIP)	$340.00	DuoStim Cycle (IVF)	$1,360.00
GM CSF Culture Media (Formerly EmbryoGen)	$520.00	DuoStim Cycle (ICSI)	$1,780.00
PRP Ovarian Rejuvenation	$1,110.00	Calcium Ionophore Media	$450.00
PRP Intrauterine Instillation	$670.00	All cycles include complimentary EmbryoScope+ and, if applicable, Embryo Glue	

Pre-Implantation Genetic Testing (PGT)

Procedure	Cost	Out of Pocket Before Safety Net Reached	Out of Pocket After Safety Net Reached (EMSN)
PGT M/SR Biopsy Fee Per embryo	$390.00	$277.55	$55.51
PGT M/SR Feasibility Fee	Bulk billed	NA (Bulk Billed)	
PGT M/SR Testing Fee Per embryo, payable to Repromed.	$983.00	One Embryo: $443.25 Two Embryos: $800.50 Three Embryos: $1,148.50	One Embryo: $88.65 Two Embryos: $160.10 Three Embryos: $229.70
PGT A Biopsy Fee Per embryo, capped at $1,560.00.	$390.00	$390.00 to $1,560.00 (Not Medicare Claimable)	
PGT A Testing Fee Per embryo, payable to Repromed.	$732.00	$732.00+ (Not Medicare Claimable)	

Sperm services & storage

Surgical Sperm Collection

Service	Cost	Out of Pocket Before Safety Net Reached	Out of Pocket After Safety Net Reached (EMSN)
OPEN SURGICAL SPERM COLLECTION (UNDER GENERAL ANAESTHETIC)			
Surgeon & Lab Fee Patients with **No** Private Health *Third Party Fees such as hospital admission ($1,500.00) & anaesthetist (Up to $850.00) apply.*	$1,460.00	$713.30	$713.30
Surgeon & Lab Fee Patients with Eligible Private Health	$200.00	$200.00	$200.00
SPERM RETRIEVAL (UNDER LOCAL ANAESTHETIC)			
Surgeon & Lab Fee	$1,260.00	$690.08	$690.08
MICRO TESE			
Lab Fee	$1,780.00	$1,780.00	$1,780.00
Third-party Micro TESE fees for the Urologist, anaesthetist & hospital admission will apply to this procedure, a quote will be generated for this by Dr Trenton Barrett's rooms.			

Semen Analysis

Service	Cost	Out of Pocket Before Safety Net Reached	Out of Pocket After Safety Net Reached (EMSN)
Semen Analysis	$110.00	$72.70	$28.85
Extended Semen Analysis Includes Semen Analysis + DNA Fragmentation (Halo) and Antisperm Antibodies (Mar)	$380.00	$317.35	$245.58
Trial Preparation	$70.00	$70.00	$70.00

Cryopreservation (Freezing) & Storage

Service	Cost
Embryo Cryopreservation	$340.00
Oocyte Cryopreservation	$340.00
Sperm Cryopreservation	$120.00
Storage (12 Months)	$410.00

Additional fees & consultations

Import / Export of Embryos & Gametes (Sperm and Oocytes)

Service	Cost	Notes
Import from interstate or overseas	From $800.00	Estimated courier charge for collection from an interstate or overseas clinic.
Export within Australia	$240.00	Clinic administration & processing fee.
Export overseas	$540.00	Clinic administration & processing fee.

Third Party Fees

Service	Cost: Uninsured Patients	Cost: Insured Patients
Hospital Admission Fee TVOA, ET and SSC admissions	$1,500.00 Payable to Joondalup Ramsay Private Hospital.	Your policy excess. You must have an eligible level of cover.
Anaesthetist Fee TVOA, ET and SSC admissions	Up to $850.00 Payable to the Anaesthetists' private rooms.	A small gap may apply. This depends on the Anaesthetist rostered and their agreement with your fund. You must have an eligible level of cover.
Medications	$25 per item per script for drugs available on the PBS. For all other medications please get a quote from your pharmacy.	$25 per item per script for drugs available on the PBS. For all other medications please get a quote from your pharmacy. Depending on your cover, you may be able to claim medications with your private health insurance.

Cancelled Cycles

Service	Cost	Notes
Clinician Cancelled IVF/IUI/FET	Bulk Billed	If not Medicare eligible, a $300.00 out of pocket will apply.
Patient Cancelled IVF/IUI/FET	$1,300.00	Not Medicare claimable.

Consultations

Service	Cost	Out of Pocket Before Safety Net Reached	Out of Pocket After Safety Net Reached (EMSN)
Initial Consultation	$300.00 to $400.00	$211.60 to $311.60	$42.32 to $62.32
Review Consultation	$90.00 to $230.00	$45.55 to $185.55	$9.11 to $37.11

Need help with this guide?

Fertility North is proud to offer transparent, competitive fee structures for our patients, with no hidden costs, and a genuine focus on minimising your out-of-pocket expenses wherever possible.

Our administration team is available during clinic opening hours to answer any fee-related questions and help you understand what your individual treatment plan may cost.



Speak to our admin team

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