

## Artificial Insemination (AI)

Also known as	1. Intrauterine insemination (IUI)				
Description	Artificial insemination (AI) is the mechanical placement of semen containing viable (live) sperm into the vagina or uterus. It is usually done in a physician’s office.				
See also	<p>Similar, related, or easily confused documents.</p> <ul style="list-style-type: none"><li>• <a href="#">Donor Semen</a> - Sperm donation is a procedure in which a man donates semen, the fluid containing sperm that is released during ejaculation, to help an individual or a couple, conceive a baby.</li><li>• <a href="#">Embryo Transfer</a> - Transferring of a fertilized egg into the uterus.</li><li>• <a href="#">Gamete Intrafallopian Transfer (GIFT)</a> - Sperm and egg are united outside the body and then transferred back into the fallopian tube, where fertilization occurs.</li><li>• <a href="#">In Vitro Fertilization (IVF)</a> - Sperm and egg are fertilized outside the body, then inserted back into the uterus.</li><li>• <a href="#">Intracytoplasmed Sperm Injections (ICSI)</a> - Injection of one sperm into an egg to achieve fertilization.</li><li>• <a href="#">Ovum Harvest</a> - Removal of eggs (ova) from the ovaries.</li><li>• <a href="#">Surrogate Pregnancy</a> - Surrogacy is when a woman carries a baby to term for someone who cannot.</li><li>• <a href="#">Zygote Intrafallopian Transfer (ZIFT)</a> - Sperm and egg are fertilized outside the body and then inserted back into the fallopian tube.</li></ul>				
Table of Contents	<p>The following topics are included in this document:</p> <ul style="list-style-type: none"><li>• <a href="#">Commercial</a></li><li>• <a href="#">Government Programs</a></li><li>• <a href="#">Individual and Family Business (IFB)</a></li></ul>				
Document history	<p>The document history for the past 12 months is outlined below.</p> <table><tr><th>Date</th><th>Description</th></tr><tr><td>7.25.24</td><td>Refreshed due to age. Updated to new template.</td></tr></table>	Date	Description	7.25.24	Refreshed due to age. Updated to new template.
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Commercial

Introduction	This section applies to all Commercial members. Benefit details depend on the member’s brand: Dean (including Dean Health Plan (DHP) and Prevea360), Mayo Medical Plan (MMP), or Medica (including MHPS).								
Dean (DHP, Prevea360)	Quote <i>Infertility Services</i> benefits.								
Mayo Medical Plan (MMP)	Quote <i>Infertility Diagnosis, Fertility Treatment and Assisted Reproductive Technology</i> benefits.								
Medica (including MHPS)	<p>Quote fertility benefits.</p> <p><b>Exclusions:</b> Services for fertility treatment may not be covered. Check for <i>Fertility</i> or <i>Fertility Diagnosis</i>.</p> <ul style="list-style-type: none"><li>See the table below.</li></ul> <table><tr><th>Section name</th><th>Coverage</th></tr><tr><td>Fertility</td><td><ul style="list-style-type: none"><li>Plan covers diagnosis AND treatment of fertility.</li><li>Quote benefits from this section.</li></ul></td></tr><tr><td>Fertility Diagnosis</td><td><ul style="list-style-type: none"><li>Plan covers diagnosis of fertility, but NOT treatment.</li><li>For diagnosis ONLY, quote from this section.</li><li>For treatment, not covered.</li></ul></td></tr><tr><td>Neither</td><td><ul style="list-style-type: none"><li>Check for exclusions of fertility services.</li></ul></td></tr></table>	Section name	Coverage	Fertility	<ul style="list-style-type: none"><li>Plan covers diagnosis AND treatment of fertility.</li><li>Quote benefits from this section.</li></ul>	Fertility Diagnosis	<ul style="list-style-type: none"><li>Plan covers diagnosis of fertility, but NOT treatment.</li><li>For diagnosis ONLY, quote from this section.</li><li>For treatment, not covered.</li></ul>	Neither	<ul style="list-style-type: none"><li>Check for exclusions of fertility services.</li></ul>
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Government Programs

Introduction	This section applies to all Medicaid and Medicare products.				
AccessAbility (SNBC),  Minnesota Senior Care Plus (MSC+)	<a href="#">Medicaid only groups</a> : <ul style="list-style-type: none"><li>• See <a href="#">Medicaid</a> below.</li></ul> <a href="#">Medicare eligible groups</a> : <ul style="list-style-type: none"><li>• Artificial ways to become pregnant are not covered.</li><li>• Follows Medicare guidelines.</li><li>• Medicare is the primary payer.</li><li>• If no Medicare eligibility, Medicaid applies. See <a href="#">Medicaid</a> below.</li></ul>				
AccessAbility Enhanced (I-SNBC),  DUAL (MSHO)	Artificial ways to become pregnant are not covered. <ul style="list-style-type: none"><li>• Medica is the only payer.</li></ul>				
Cost (Prime)	Artificial ways to become pregnant are not covered. <ul style="list-style-type: none"><li>• Follows Medicare guidelines.</li></ul>				
Med Advantage	Artificial ways to become pregnant are not covered. <ul style="list-style-type: none"><li>• Follows Medicare guidelines.</li><li>• Medica is the only payer.</li></ul>				
Med Supp (Select, Signature)	Artificial ways to become pregnant are not covered. <ul style="list-style-type: none"><li>• Follows Medicare guidelines.</li><li>• Medicare supplement.</li><li>• Medicare is the primary payer.</li></ul>				
Medicaid	Artificial ways to become pregnant are not covered.				
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## Individual and Family Business (IFB)

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Dean (DHP, Medica formerly WellFirst, Prevea360)	<p>Quote <i>Infertility Services</i> benefits.</p>								
Medica	<p>Quote fertility benefits.</p> <p><b>Exclusions:</b> Services for fertility treatment may not be covered. Check for <i>Fertility</i> or <i>Fertility Diagnosis</i>.</p> <ul style="list-style-type: none"><li>• See the table below.</li></ul> <table><tr><th>Section name</th><th>Coverage</th></tr><tr><td>Fertility</td><td><ul style="list-style-type: none"><li>• Plan covers diagnosis AND treatment of fertility.</li><li>• Quote benefits from this section.</li></ul></td></tr><tr><td>Fertility Diagnosis</td><td><ul style="list-style-type: none"><li>• Plan covers diagnosis of fertility, but NOT treatment.</li><li>• For diagnosis ONLY, quote from this section.</li><li>• For treatment, not covered.</li></ul></td></tr><tr><td>Neither</td><td><ul style="list-style-type: none"><li>• Check for exclusions of fertility services.</li></ul></td></tr></table>	Section name	Coverage	Fertility	<ul style="list-style-type: none"><li>• Plan covers diagnosis AND treatment of fertility.</li><li>• Quote benefits from this section.</li></ul>	Fertility Diagnosis	<ul style="list-style-type: none"><li>• Plan covers diagnosis of fertility, but NOT treatment.</li><li>• For diagnosis ONLY, quote from this section.</li><li>• For treatment, not covered.</li></ul>	Neither	<ul style="list-style-type: none"><li>• Check for exclusions of fertility services.</li></ul>
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