



New York Surrogacy Center Cost Sheet¹

- I. Agency (\$42,600)
 - a. Application - \$100²
 - b. Agency Fee - \$42,500 (including pre-screening costs)
- II. Escrow Management Fee to SeedTrust (\$1,850)
- III. Surrogate Compensation (\$60,000+)
 - a. Base Compensation - \$55,000+³
 - b. Multiples (twins) - \$10,000
 - c. Medical & Psychological Clearance Fee - \$1,500
 - d. Legal Clearance Fee - \$1,500
 - e. Medication Start Fee - \$500
 - f. Embryo Transfer Fee - \$1,500
 - g. Breastmilk (12 weeks) - \$3,600
 - h. Complications/Additional Medical Procedures
 - i. Additional Embryo Transfer \$1,500/ea.
 - ii. Mock Cycle \$750.00
 - iii. Cancelled Cycle (not fault of Surrogate) \$500.00
 - iv. Amniocentesis (per incident) \$500.00
 - v. Chorionic Villus Sampling (per incident) \$500.00
 - vi. Cervical Cerclage \$500.00
 - vii. Chemical Ectopic Pregnancy \$250.00
 - viii. Surgical Ectopic Pregnancy \$1,000.00
 - ix. Dilation and Curettage (resulting from miscarriage) \$500.00
 - x. Selective Reduction (in compliance with Agreement) \$1,000.00
 - xi. Abortion (in compliance with Agreement) \$2,000.00
 - xii. C-Section \$3,000.00
 - xiii. Partial Hysterectomy \$5,000.00
 - xiv. Total Hysterectomy \$10,000.00

¹ These are estimates only and do not represent an exact or minimum amount for any particular surrogacy journey. All items are subject to change.

² Only items in [turquoise](#) are included in the estimates for each category of expenses.

³ Some surrogate, particularly experienced surrogates, may have higher compensation.

IV. Surrogate Reimbursements (\$12,630-\$34,880)

- a. Maternity Clothes - \$1,000
- b. Travel & Prenatal Expenses Allowance (other than screening/transfer) (12 months) - \$3,000
- c. Travel, Lodging, Meals (screening & 1 transfer⁴) - \$500-\$6,000
- d. Surrogate Uncovered Medical (including fertility medications) - \$1,500-\$10,000⁵
- e. Surrogate Local Monitoring Clinic - \$2,000-\$4,000 (if applicable)
- f. Childcare (stay-at-home mom; 202⁶ hours at \$15/hour) - \$3,030
- g. Childcare (working mom; 84⁷ hours at \$15/hour) - \$1,260
- h. Lost Wages (working mom; 41⁸ days at \$20/hour) - \$6,560
- i. Spouse's Lost Wages (working spouse; 6 days⁹ at \$20/hour) - \$960 (if applicable)
- j. Housekeeping & Meal Prep (8 weeks) - \$600
- k. Counseling - \$1,000-\$1,500

V. Surrogate Insurance (\$700-\$31,200)

- a. Medical (\$0-\$30,000)
 - i. Existing Surrogacy Friendly Insurance
 - 1. NY (minimum of 22 months) \$0-\$11,000 (depends on her existing premiums)
 - 2. Outside of NY - \$0
 - ii. ACA (12 months) - \$5,400-\$9,600
 - iii. IFI/Lloyds Maternity Coverage - \$20,000-\$30,000
 - iv. Back-Up Maternity Plan - \$2,000
 - v. Embryo Transfer Complications Coverage (per cycle) - \$300
 - vi. Medical Billing Management Service - \$2,000
- b. Life (\$700-\$1,200)
 - i. Term (2 years) - \$700-\$1,200
 - ii. Accidental Death - \$1,030
 - 1. Permanent and total disablement rider - \$100-\$500
 - 2. Stillbirth rider - \$625-\$1,875
 - 3. Bedrest rider - \$640-\$2,865
 - 4. Loss or reproductive organs rider - \$250
 - 5. Extra coverage payable to IPs - \$95-\$245
- c. Hospital Indemnity (\$225-\$425/year)

VI. Legal (\$9,000-\$13,500)

⁴ This varies **substantially** and this is not a maximum amount. The lower end accounts for mileage only for a very local match. The higher end accounts for 2 round trip flights of \$1,000 each, 3 nights in a hotel at \$300/night, parking/car rental/Uber/etc. of \$200, and \$375 for meals.

⁵ This varies **substantially** and this is not a maximum amount. This includes delivery fees, copays, deductible, etc.

⁶ 10 hours for screening; 48 hours for transfer; 64 hours for OB appointments; 80 hours for post-partum

⁷ 4 hours for screening, 32 hours for transfer, 48 hours for delivery

⁸ 1 day for screening; 2 days for transfer; 2 days for monitoring appointments; 6 days for OB appointments; 30 days for 6 week post-partum

⁹ 1 day for screening; 2 days for transfer; 3 days at hospital

- a. Surrogate (Agreement review) - \$1,500-\$2,000
 - b. Surrogate (HCP & LW) - \$500
 - c. Surrogate (Parentage) - \$500-\$1,000
 - d. Intended Parents (Agreement drafting) - \$2,500-\$3,500
 - e. Intended Parents (Wills) - \$1,500-\$3,000
 - f. Intended Parents (Parentage) - \$2,500-\$3,500
- VII. Fertility Clinic (discuss the charges relevant to you with your fertility clinic)
- a. Egg Donation
 - i. Banked Eggs
 - ii. Fresh Cycle through Clinic
 - iii. Fresh Cycle through Egg Donor Agency
 - b. Sperm Donation
 - c. Sperm Analysis/Testing
 - d. IVF
 - e. Genetic Testing of Embryos
 - f. Surrogacy
 - i. Surrogate Medical Records Review
 - ii. Surrogate Screening
 - iii. Embryo Transfer
- VIII. Child's Medical Expense at Hospital (check with your insurance company on out of network expenses for delivery at hospital near surrogate)

Total: \$126,780-\$184,030 (most journeys cost in the range of \$150,000-\$175,000 + fertility clinic fees and newborn hospital expenses)