



## New York Surrogacy Center Cost Sheet<sup>1</sup>

- I. Agency (\$42,600)
  - a. Application - \$100<sup>2</sup>
  - b. Agency Fee - \$42,500 (including pre-screening costs)
- II. Escrow Management Fee to SeedTrust (\$2,000)
- III. Surrogate Compensation (\$60,000+)
  - a. Base Compensation - \$55,000+<sup>3</sup>
  - 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

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

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

<sup>3</sup> 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 transfer<sup>4</sup>) - \$500-\$6,000
- d. Surrogate Uncovered Medical (including fertility medications) - \$1,500-\$10,000<sup>5</sup>
- e. Surrogate Local Monitoring Clinic - \$2,000-\$4,000 (if applicable)
- f. Childcare (stay-at-home mom; 202<sup>6</sup> hours at \$15/hour) - \$3,030
- g. Childcare (working mom; 84<sup>7</sup> hours at \$15/hour) - \$1,260
- h. Lost Wages (working mom; 41<sup>8</sup> days at \$20/hour) - \$6,560
- i. Spouse's Lost Wages (working spouse; 6 days<sup>9</sup> 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)

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<sup>4</sup> 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.

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

<sup>6</sup> 10 hours for screening; 48 hours for transfer; 64 hours for OB appointments; 80 hours for post-partum

<sup>7</sup> 4 hours for screening, 32 hours for transfer, 48 hours for delivery

<sup>8</sup> 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

<sup>9</sup> 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: \$126,930-\$184,180 (most journeys cost in the range of \$150,000-\$175,000 + fertility clinic fees and newborn hospital expenses)**