In Vitro Fertilisation (IVF) Fact Sheet

A range of Assisted Reproductive Technologies (ARTs) are listed on the Medicare schedule and therefore will be supported by Joint Health Command. In assessing Defence member eligibility for ARTs at Commonwealth expense the Australian Defence Force is guided by the criteria outlined by Medicare and the Medicare Benefits Schedule. Once eligibility for ART is established it is important to understand that only those services and medications covered by Medicare and the PBS will be provided to the member at Commonwealth expense. There is a common misconception that Defence will pay for all elements of IVF when the reality is the member will face out of pocket expenses associated with non-Medicare rebatable services or medications.

As a general guide:

- Medicare provides benefits for ART only where ART is the clinically appropriate response to medical infertility. Benefits are not payable for surrogacy or infertility due to non-clinical reasons (e.g. social infertility)
- The accepted definition of clinical infertility is that from the World Health Organisation: Infertility is “a disease of the reproductive system defined by the failure to achieve clinical pregnancy after 12 months or more of regular unprotected sexual intercourse.”
- Standard medical services required for the baseline investigation of infertility will be provided to the member at Commonwealth expense. Examples of such services include fertility clinic assessment, laparoscopy, radiological investigations and semen analysis
- Defence will not fund any items not covered by Medicare for example:
  - Drugs not covered by the Pharmaceutical Benefits Scheme or the S100 scheme
  - Chromosomal studies
  - Administration charges
  - Donor semen or ova
  - Assisted hatching, embryo glue
  - Pre-implantation genetic diagnosis
  - Freezing or storing of semen, ova or embryos except where a member's spouse is actively undergoing ARTS while the member is deployed
- Defence will fund medications listed on the restricted -PBS or the S100 provided the restrictions or special provisions of that medication are met. It is essential that specialist reports back to Defence MOs reflect that these conditions have been met
- Defence will not fund PBS/s100 medications that are being prescribed for other indications and patients need to be made aware of the associated out of pocket expense by the prescriber
- Defence will not pay for any investigation or treatment of a spouse of a defence member, unless they are also in the ADF
  - If the spouse of an ADF member is also in the ADF then the same entitlement applies

IVF invoices will be reviewed by Medibank Health Solutions upon receipt and rejected back to the Service Provider if these rules are not adhered to. It is in everyone's best interest to avoid this and ensure compliance with the rules detailed here.

For queries related to:

Entitlement - Please direct these to: JHC-GHO.Approvals@defence.gov.au
Invoicing – Please direct these to Garrison.Offbase@medibank.com.au