

Infertility and fertility

The essentials you need to understand

Infertility is a global health issue affecting millions of people of reproductive age worldwide.

As per WHO, it is estimated that **48 million couples** and 186 million individuals face infertility-related issues, globally.¹

Understanding Fertility and Infertility



Fertility

Female – Fertility is described as the ability to conceive and carry the foetus to term.

Male – Fertility refers to semen health parameters like sperm shape, volume, and speed.

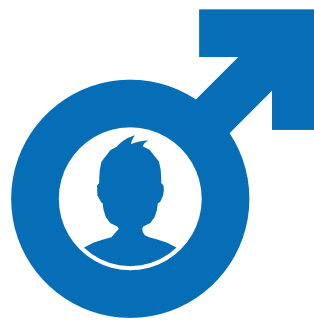


Infertility

Infertility is defined as a condition in which men and women cannot conceive after a year of having intercourse without birth control.

From disrupted functioning of the ovaries, or testes to hormonal disorders, infertility can be caused by several factors, and both men and women can be affected by it.

Top causes resulting in Infertility

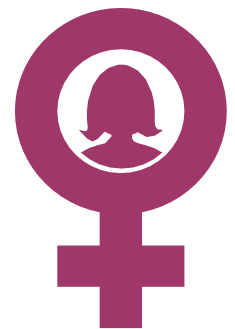


Ejection of semen

Absence or low levels of sperm

Abnormal shape (morphology) of sperms

Movement (motility) of sperm



Blocked fallopian tubes

Imbalances of reproductive hormones

Disorders of the ovaries

Uterine disorders

1. <https://bmcmwomenshealth.biomedcentral.com/articles/10.1186/s12905-022-01601-8>

Infertility among Indians

Infertility affects approximately 15% of Indian couples.² Late marriages, stressful lifestyles, obesity, high intake of junk food, smoking, alcoholism, and drug addiction are the major root causes to this condition.

Across India, couples are struggling to deal with the growing problem of infertility. The Indian Society of Assisted Reproduction says as many as 27.5 million couples—about one in six couples—in urban India are impacted by infertility.²

In India, the problem of infertility has doubled over the past few years, making it a matter of concern not only for individuals but also for societal health. Despite such a high prevalence in India, infertility claims reported under insurance are low because of the lack of adequate and proper coverage under the health insurance program.

Developing habits to improve fertility

Many fertility issues can be improved by making healthy lifestyle choices such as regular exercise, a balanced diet, quitting smoking and alcohol, and keeping weight within optimal limits.

Addressing challenges:

The availability, access, and quality of interventions to address infertility remain challenging.

Although India is home to 28 million couples with fertility issues, less than 1% seek medical consultation and treatment for this condition.³

Medical advances to the rescue:

With advances in medical science, such couples can now have a biological child using advanced procedures like In Vitro Fertilisation (IVF), which has shown to be successful in about **90%** of the cases.⁴



Treatment options for Males⁴

Men might lack healthy sperm or have low sperm quality and quantity. Some of the male infertility treatment options involve:

- 1. Medications:** Certain drugs can help increase sperm count and morphology.
- 2. Surgical procedures:** Surgery may reverse a sperm blockage and treat conditions such as varicocele.
- 3. Sperm Retrieval:** It is used when there is no sperm in the ejaculated fluid. Sperm retrieval is also used in Assisted Reproductive Technology (ART) procedures when sperm levels are limited or irregular.



Treatment options for Females⁴

- 1. Fertility medications to stimulate ovulation.**
- 2. IUI (intrauterine insemination):** Good sperm is injected directly into the uterus to help in fertilisation.
- 3. Fertility restoration surgery:** Hysteroscopic surgery can be used to treat uterine conditions such as polyps, uterine septum, intrauterine scar tissue, and fibroids.
- 4. In Vitro Fertilisation:** An ART where the egg is fertilised outside the womb and implanted in the uterus to develop.

2. <https://thediplomat.com/2018/05/indias-hidden-infertility-struggles/#:~:text=According%20to%20the%20Indian%20Society,suffer%20from%20infertility%20in%20India.>

3. <https://timesofindia.indiatimes.com/blogs/voices/addressing-the-hidden-burden-of-infertility-in-india/>

4. <https://www.webmd.com/infertility-and-reproduction/understanding-infertility-treatment>

Infertility coverage in the Insurance program

Infertility is expensive in India and can cost somewhere between INR 1.5 lac to INR 4 lac.⁵

Infertility treatments are not considered 'medically necessary' by insurance companies, hence, are not covered by default under the group insurance program but can be included as an add-on cover.

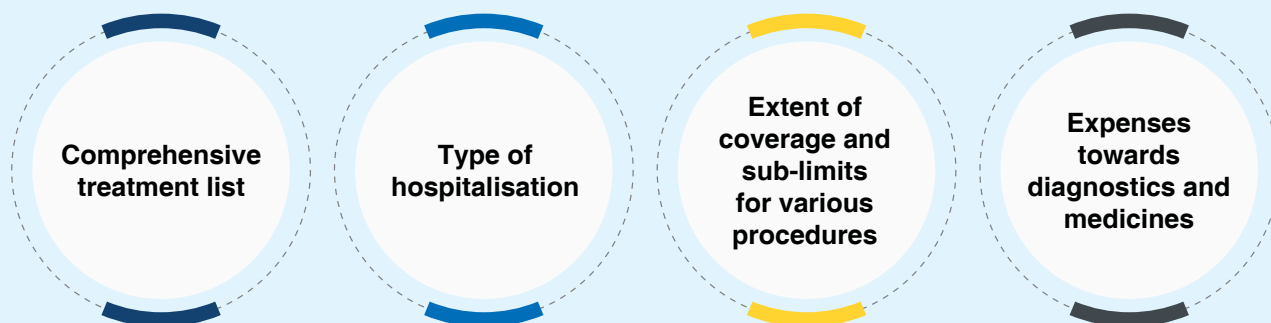
Holistic infertility treatment under the health insurance program include various factors such as: identifying the underlying cause of infertility, type of prescribed treatment, and the duration of the treatment.

Usual conditions imposed on infertility treatments are capped up to maternity limit or coverage up to the full sum insured. **It is advisable to cover the treatment on an IPD/OPD basis as it provides a holistic coverage.** As per Prudent, out of 2500+ corporates from diverse industries, close to **17%**, have added infertility coverage as a part of the insurance program and this percentage is expected to increase with the rise of the prevalence of infertility claims.⁵



Analysis of Prudent claims data reflects a steep increase in the contribution of infertility-related claims from 2.6% (maternity incidence) in 2019-2020 to 5.8% in the current year, which means that infertility cases have more than doubled in recent times⁵

Parameters to consider while defining infertility coverage



In a Nutshell:

Infertility is on the rise in India because of various biological and lifestyle-related factors. Both men and women are equally affected by this condition, however, changes in lifestyle, maintaining a balanced diet, and exercising regularly can help improve fertility. Advanced medical treatments are now available, for both men and women to improve fertility.

Given the higher number of people affected and the advancement of medical treatment in India, coverage for infertility treatment under a health insurance program is a must.

Adequately covering infertility treatment under an insurance program will be beneficial for employees in covering the treatment cost and improving their ability in getting appropriate treatment.



5. Prudent Claims Data as on 31st march 2023



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