SPRING FERTILITY

A GUIDE TO UNDERSTANDING YOUR FERTILITY COVERAGE OPTIONS.

What Does the New California IVF Mandate Mean for My Fertility Care?

If you live or work in California and are thinking about egg freezing, IVF, or other fertility treatments, a new law (SB 729) is expanding coverage for IVF starting in January 2026. Here's how to understand what it means for you, and how Spring can help, no matter your insurance situation or the kind of support you're seeking:

Step 1

Do you live or work in California and have health insurance through your employer?

NO

YES

Go

NO → The new IVF mandate (SB 729) may not apply to your coverage, but you can still access fertility care at Spring.

CLICK HERE TO LEARN MORE ABOUT FINANCIAL

Step 2

Do you have fertility-specific benefits?

NO/UNSURE

YES

Go

Some employers offer fertility benefits through third-party partners, such as Progyny, Carrot, Maven, or WIN. **Spring is in-network with these secondary fertility benefits providers.**

progyny MAVEN win CARROT

Check with HR to understand what benefits your employer provides, and if there are any elective benefits you need to opt-into for coverage.

Step 3

Does your employer have 100 or more full-time employees?

NO

YES

Go

The California IVF mandate (SB 729) currently applies only to large-group health plans (100 + employees). Smaller-group or individual plans are not required to include IVF coverage under the bill. **You may still have fertility or preservation benefits if your employer chooses to offer them voluntarily.**

If you do not have insurance coverage, Spring offers flexible financing and loan options through PatientFi, to help alleviate the financial stress so you can focus on treatment.

CLICK HERE TO APPLY

If you have an FSA or HSA account, you may use those funds to pay for the cost of an initial consultation, treatment, storage, and more.

Step 4

Does your insurance plan renew on or after January 1, 2026?

NO/UNSURE

Check with HR or your benefits administrator to confirm your plan's renewal date and upcoming coverage changes.

CLICK HERE TO DOWNLOAD OUR "QUESTIONS TO ASK YOUR INSURANCE PROVIDER" GUIDE

YES

Your plan will be required to include in-vitro fertilization (IVF) benefits.

Step 5

Are you pursuing IVF treatment to conceive?

NO

YES

Go

Currently, the new law does not require insurers to cover elective egg freezing, though some employers offer egg freezing through fertility-specific benefits providers. **Spring is in-network with third party fertility benefit providers** (such as Progyny, Carrot, and Maven).

If you do not have benefits coverage for egg freezing, **Spring offers a $0 down payment plan** to make the cost of an egg freezing cycle more accessible at under $300/month.

Step 5

Are you pursuing IVF treatment to conceive?

NO

YES

YES → In 2026, most large-group plans in California will cover IVF, including egg retrieval, fertilization, and embryo transfer. Coverage details (like visit limits or co-pays) will vary by insurer.

As part of your initial consult, you will have the chance to talk to a financial navigator to understand your specific coverage and how to plan your cycle.

BOOK AN INITIAL CONSULT

The California IVF mandates that coverage offers a minimum of 3 completed egg retrievals that would allow an unlimited number of embryo transfers from embryos created from those 3 retrieval cycles, in line with medical guidelines from ASRM.

United Healthcare

cigna healthcare

In California, Spring Fertility is currently in-network with Cigna and United Healthcare. If you're out-of-network, we'll provide you a Superbill to submit to your insurance for reimbursement.

Step 5

What should you do next?

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CHECK YOUR BENEFITS
Ask your insurer or HR team about fertility coverage for both IVF and egg freezing.

TALK TO HR
“Will our plan be affected by SB 729 in 2026, and do we meet the 100-employee threshold?”

CONNECT WITH SPRING
- We’re here for you with $0 down payment plans for egg freezing
- Flexible financing and loan options for IVF through PatientFi

SPRING PROMISE
- Money-back guarantee on egg freezing
- If our patients freeze 20 eggs before age 35 or 30 eggs before 38) and are unable to achieve a successful pregnancy with us in the future, we will refund all money paid to Spring directly for your egg freezing cycle*.

PACKAGED MEDICATION PRICING TO REDUCE TOTAL COST
- Financial navigators to review coverage and cost estimates
- Superbill support for out-of-network patients
- In-network with all fertility benefits providers and select commercial insurances

BOOK AN INITIAL CONSULT

To meet with your Spring Fertility care team to learn what this means for your specific plan.

BOOK AN INITIAL CONSULT

Together, we'll design a path forwards that fits your needs and goals.