Richmond, VA-Based Financial Professionals, Dan and Carina Cottner Share Why Shady Grove Fertility’s 100% Refund Guarantee Program for IVF Makes Perfect Financial Sense

Shady Grove Fertility’s (SGF) premier financial program ensures patients take home a baby or receive a 100% refund.

RICHMOND, Va. (PRWEB) November 07, 2019 -- Shady Grove Fertility (SGF), a pioneer in offering an IVF treatment refund guarantee, known as Shared Risk, was the solution that offered Dan and Carina Cottner, financial professionals from Richmond, VA, the opportunity to start the family of their dreams.

“Couples who go through infertility often don’t want to talk about it. And their friends and families are too scared to ask. That used to be us. We didn’t tell our parents what we were going through until our second miscarriage. But once we did, we realized we weren’t alone. In fact, seven of our friends were either going through or had been through the same struggle.”

Dan and Carina recalled very vividly the day they received a call with unfortunate news that their eighth assisted pregnancy attempt had failed. It was devastating news, to say the least. And, to worsen the blow, this was the couple’s last IVF attempt that was covered by insurance.

“We considered ourselves among the lucky ones with generous benefits offered through our employer, Capital One,” said Dan, Director of Mobile Design. “But our luck had just run out, and we were left with the decision to keep going and fund it ourselves, or just accept that biological children were not in the cards for us.”

“This was my low point. We were emotionally and spiritually exhausted. Not to mention, I was physically drained,” said Carina, Senior Manager of Customer Experience Research.

Hopeless and completely defeated, Dan and Carina didn’t know what to do. “I never questioned whether we were going to continue the journey, I just didn’t know how we were going to pay for it. So based on the options in front of us, we had a big decision to make. Do we gamble on one more shot, or do we pay more and get six more tries through SGF’s Shared Risk Program?” said Dan.

Dan adds, “Now, you’re not guaranteed a baby, that’s not how it works. But, you’re guaranteed up to six more tries. And if none take, you get your money back.”

“So this was a no brainer,” added Carina. “We had to go with option 2. Knowing my track record with miscarriages and failed pregnancy attempts, there was no way I was going to throw all that money at just one more try. What if I miscarried again? That’s more money down the drain, along with our hopes and dreams of a family.”

The couple explored their financial options and, under the guidance of their financial advisor, ended up taking out a 401K loan—an option they didn’t even know existed, ultimately sacrificing some of their long-term retirement savings to start their family right away—to pay for Shared Risk.

Fortunately for the Cottners, one year to the day from their last failed pregnancy attempt—the day Carina described as “the lowest day of my life”—their twins Quinn and Oliver were born.
“Our journey to start our family was emotionally, spiritually, and financially taxing. And while our story has a happy ending, it serves as a constant reminder in both our personal and professional lives that finances are a means to an end, they’re not the end themselves,” added Dan. “We hope our story provides a sense of joy, and we’re so thankful to have found this program.”

SGF’s refund guarantee program was developed nearly 3 decades years ago specifically to help patients without insurance who are faced with a difficult dilemma when undergoing fertility treatment—continue with fertility treatment at a high cost and have the risk of being left without a child.

This program offers a unique financial safety net that provides patients with the opportunity to pay a fixed amount for up to six fresh in vitro fertilization (IVF) or donor egg cycles and any subsequent frozen embryo transfers. If the patient does not take home a baby, SGF gives a full refund.*

“Before we found SGF, I remember having to answer the tough questions when it came to paying for fertility treatment, ‘well, how badly do you want a baby?’ and ‘is the risk of it not working really worth your savings, the debt, and the sacrifice?’ Facing those tough decisions felt like a sucker punch I didn’t see coming. My head was still reeling from the first blow that we couldn’t get pregnant on our own, but then to face the fact we’d have to pay a ton just for the chance to try? I felt defeated from the start,” shared one SGF patient who also used SGF’s Shared Risk Program.

“And then we learned about SGF’s Shared Risk Program … and, not to sound cliché, but my hope was restored. I no longer had to grapple with the ‘what ifs’ and weigh what seemed practical in my head against my heart’s greatest desire, to be a Mom. Every other center I researched, to try again, you pay again. That felt cruel to me. But with SGF, we had many chances and the risk of walking away empty handed and with empty pockets was eliminated. Eliminated!!” she added.

To learn more about SGF’s treatment guarantee program, or to schedule a consult with a physician, call 1-888-761-1967 or fill out this brief online form.

About Shady Grove Fertility (SGF)
SGF is a leading fertility and IVF center of excellence with more than 85,000 babies born and counting. With 36 locations throughout FL, GA, MD, NY, PA, VA, D.C., and Santiago, Chile, we offer patients individualized care, accept most insurance plans, and make treatment affordable through innovative financial options, including treatment guarantees. More physicians refer their patients to SGF than any other center. Call 1-888-761-1967 or visit ShadyGroveFertility.com.

*Shared Risk payment is in the form of a refundable deposit. Some exclusions apply.
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