

DUBAI IN VITRO FERTILIZATION GUIDE

2018 - 2019

Dubai fertility and maternity

Like many other affluent cities, Dubai has seen a marked increase in couples having fertility problems in recent years. According to [The National](#), about 20% of couples in the UAE will face some sort of fertility issue when they try to conceive a child; higher than the global average of 15%.

In addition to the above statistics, around [50% of Dubai's female population](#) experience some sort of fertility issue at some point in their life. By 2030, it is expected that the incidence of fertility problems among Dubai's women will double versus the numbers we see today.

Fortunately, there are options for families out there that are experiencing fertility issues, but still want to add to their numbers; and perhaps there is no better place in the region to find them than in Dubai.

What treatments can you depend on to treat fertility issues, and where can you get them? How much will they cost, and how can you pay for them? We discuss the answers to all of these questions in this informative guide.

Please note that the information in this guide does not constitute a contract or advice. It is important to always talk with a doctor before seeking any treatments, and your insurer before utilizing any plan. It should also be noted from the outset that virtually all insurers in Dubai will not cover IVF treatment.



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Fertility problems in Dubai

If you and your partner are having trouble conceiving, there can be a number of different reasons as to why, and it can take time and proper testing to narrow them down to find the true underlying issue(s).

Common causes of infertility among both women and men include:

- Endometriosis
- Low sperm count
- Tubal obstruction/disease
- Polycystic ovarian syndrome
- Fibroids
- Cysts
- Ovarian failure

Be sure to keep in mind that couples attempting to conceive could experience more than one of the above, or other fertility issues.

Beyond this fact, there are a number of other lifestyle factors at play that can effectively raise or lower a person's level of fertility. These include:

- Age
- Diet
- Weight
- The use of alcohol, tobacco, or other drugs
- And more

In light of this, it is understandable that fertility issues in Dubai have been increasing over the years, as the high level of affluence in the city has brought about more unhealthy lifestyles and expanding waistlines.

Treating fertility problems in Dubai



In 2015 - the year in which the most recent data is available - Dubai fertility facilities saw almost 6,000 women seeking treatment to address fertility issues. So, if you find yourself in the same situation at any point in the future, please keep in mind that you are not alone.

When it comes to seeking treatment for infertility, there are a number of different avenues available to you; the most common being Assisted Reproductive Technology (or ART). This involves all treatments that handle both the woman's egg and the man's sperm. Of the different types of treatments that make up ART, In Vitro Fertilization (IVF) is the most common.

The good news for potential parents seeking to conceive in the Emirate is that high demand for IVF has led Dubai to become an important location in the region for this type of treatment – with numerous specialty clinics opening here in recent years.

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IVF success rates globally and in Dubai

The average success rate for IVF treatments across the globe will vary depending on a wide number of factors, the most influential being age. The Human Fertilization & Embryology Authority reported the following average success rates for IVF by age:

| Age range | Success rate |
|-----------|--------------|
| < 35 | 29% |
| 35-37 | 23% |
| 38-39 | 15% |
| 40-42 | 9% |
| 43-44 | 3% |
| > 44 | 2% |

* Source: HFEA - <https://www.hfea.gov.uk/treatments/explore-all-treatments/in-vitro-fertilisation-ivf/>
- Current as of March 2018

Also worth mentioning here is the success rates of some of the most popular IVF clinics based in Dubai (please refer to said clinics' websites for specifics on age ranges, etc):

| Clinic | Success rate |
|------------------|--------------|
| New Hope IVF | 63.4% |
| Conceive | 63.2% |
| Fakih IVF | 63% |
| Orchid | 38-60% |
| Aster IVF | 51% |
| PRC Dubai | 50% |
| Bournhall Clinic | 20-35% |

Please keep in mind that the above list is far from comprehensive, and that there are other clinics in the city that simply do not list their success rates online. There is also some consideration to be made for the fact that there are a number of high quality, yet relatively new clinics that have yet to have the time and number of patients to responsibly make a statement about their success rates.

As well, some clinics refuse to publish success rates for moral reasons. These clinics believe that doing so encourages the practice of turning away patients in need simply because they have a low chance of ever conceiving, even with fertility treatment.

Due to the varying rates reported, or not reported, it is important that you do in-depth research, and even set up consultations with multiple clinics when deciding where to receive IVF treatment.



Cost of IVF in Dubai

The top thought on many people's minds when approaching IVF treatment in Dubai will no doubt be, "How much is it going to cost?" This is a well-founded question, as IVF can become quite costly, especially if multiple cycles are needed. In fact, one cycle of IVF alone can cost up to AED 45,000!

Of course, not all clinics are created equal, and prices can vary a great deal. Here are some published IVF costs from local fertility clinics:

| Clinic | Cost |
|------------------|--------|
| Conceive | 15,000 |
| Fakih IVF | 30,000 |
| Bournhall Clinic | 37,000 |

When considering these prices, or the fees charged at other clinics, do keep in mind that these prices are simply for one cycle of IVF treatment, and there will likely be additional costs for various other services, procedures, tests, and consultations you may receive.

You will also no doubt want to do research on websites, online forums, in person, and via word of mouth from friends and family that are in the know as to which clinics are truly worth their price tag.

Also, if going the route of finding a highly affordable clinic, be sure to check into the quality of the medical equipment and technology they use. After all, nobody wants to go to a medical care provider of any kind that cuts corners. Ensuring that staff is qualified and equipment is functioning are both important in this regard.



Does **health insurance** cover IVF in Dubai?

In light of the question asked in the previous section being about the cost of IVF in Dubai, it would make sense to also ask, “Will my insurance cover the costs of IVF?”. Well, the answer to this question is in virtually all cases, “No.”

As you know, Dubai introduced mandatory medical insurance in 2014. The law requires all residents to have compliant health insurance in place. Due to this, one might assume that fertility treatments are covered. As of the writing of this guide (May 2018), fertility treatments are excluded and are not required to be covered by compliant health insurance plans in Dubai.

It should be noted here that fertility treatments are one of the most common health insurance exclusions. [Virtually all insurers do not cover IVF](#). That said, some insurers will cover maternity treatment if the client falls pregnant via fertility treatment - though all IVF costs are not covered. There are, however, caveats to this, namely a cap on newborn coverage and complications.

Another point to note is that according to UAE law, all women who are pregnant must be married. As such, any woman seeking fertility treatment outside of wedlock is likely to find both fertility clinics and insurance companies unwilling to accommodate her. This means you will likely need to travel outside of Dubai for treatment.



Using **Pacific Prime** Dubai to your advantage

Pacific Prime Dubai is a proud member of the Pacific Prime organization which has been in operation since 2000. We have worked with hundreds of thousands of expats and companies to design, secure, and manage the right insurance solution that meets their needs regardless of location.

As a fully licensed broker in Dubai, we have a team of insurance experts who specialize in helping locals, expats, and companies navigate the insurance landscape, as well as match them with the best compliant solutions.

To find the insurance plan that is best for your health and maternity needs, [contact](#) the helpful insurance professionals at Pacific Prime Dubai. We can find the ideal plan for you, assist with claims, and advise you every step of the way.



www.pacificprime.ae

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