How Much Does Surrogacy Cost? Everything You need To know.

FAQ About Surrogacy Cost

The first question that comes to would-be parent's minds is, "How much does it cost to have a surrogate baby?" Well, the answer depends on many factors. In this article, we will try to explain all about surrogacy costs, stepwise.

The **surrogacy cost in the USA** is outrageously high. The typical <u>surrogacy process</u> in North America can range from \$90,000 to \$150,000.

On the other hand, the <u>lowest surrogacy cost</u> is possible in European countries like <u>Ukraine</u> and <u>Georgia</u> with explicit surrogacy laws.

Some international surrogacy countries like Ukraine offer a legal yet

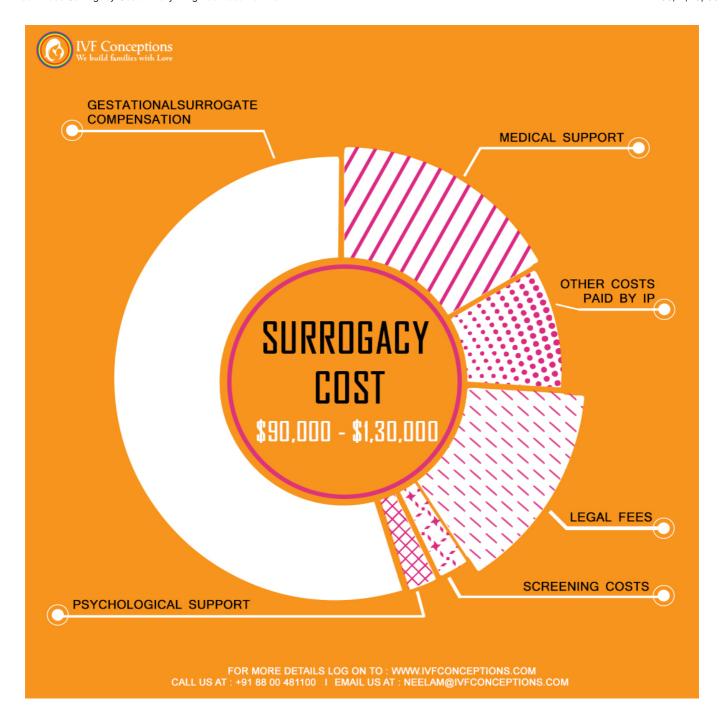
affordable surrogacy process ranging from \$42,000 and go up to \$45,000. That is a much more affordable option for married hetero couples who are unable to pay high US surrogacy Costs.

Surrogacy cost for gay couples—relatively a new surrogacy country in South America has been gaining momentum for low-cost surrogacy for gay couples. The **cost of surrogacy in Colombia**, for a guarantee baby program, is as low as \$64,000. That is a new and exciting option for single males and same-sex couples who are seeking the surrogacy process to build their families.

Till now, high **surrogate mother costs** are the most limiting factors for prospective intended parents. But not anymore!!

In this article, we will cover:

- 1.
- 2.
- 3.
- 4.
- 5.



Understanding surrogacy cost breakdown

Each <u>surrogacy process</u> is unique and consists of factors that can affect the overall surrogacy cost. In some states like California, where gay couples surrogacy is in high demand, the surrogacy fee can be much higher.

Similarly, depending upon the specific requirements like egg donor and legal standing, the cost of surrogacy can vary in the different states of the USA.

The total cost of any surrogacy process is mainly governed by the below main fee.

- Surrogacy agency fees
- Surrogate mother compensation
- Medical procedure fee- IVF cycle fee or fertility clinic fees
- Legal fees for surrogacy agreements

Surrogacy cost depends on many other small factors, which are not even known to Intended Parents on the micro-level. But, mainly there are two factors that cover most of the surrogacy price.

 The first is, living costs in a surrogacy country, which largely influences the surrogate mother compensation. Surrogate mothers pay varies state to state and even country wise.

By way of example, the cost of a surrogate mother from Eastern European countries is less than half of the price of a surrogate mother in the USA.

However, their real compensation is equaled about the same as American surrogates when adjusted with the cost of living.

The surrogate mother's cost is higher in the US. The surrogate price is calculated based on the State where she lives in and if she had been a gestational carrier earlier.

 The 2nd primary factor is the cost of healthcare in the country where IVF and surrogate baby delivery is done.

Medical services costs are extraordinarily high in the US and much higher when compared with IVF Clinics abroad.

American IVF clinics are frequently touted as the best globally. However, the intended parents should understand that the **success rate of the pregnancy** and quality of services are the same in European IVF Clinics.

In the meantime, the cost of an IVF process in the United States is about \$15, 000 to \$20,000. But in other countries, the same IVF process about \$5, 000.

So, we can say that overall <u>surrogacy cost outside the USA</u> is much cheaper due to the above 2 factors.

Surrogacy cost breakdown in USA Vs International surrogacy

- In eastern European surrogacy countries, the total Surrogacy costs are usually paid during the 12-month surrogacy process, and payments will be split into relatively equal, manageable installments.
- But for the USA surrogacy process, an escrow account is created to transfer the full surrogate mother compensation at the beginning. It means when you start the surrogacy process in the USA, you need to pay a considerable lump sum amount to get even started.

In <u>international surrogacy countries</u>, you can start the surrogacy process with a limited amount of money and can pay in installment as per the stage of the surrogacy process.

The bottom line is – the <u>gestational surrogacy pregnancy</u> cost in Asian or European countries is less and easily manageable.

Understanding the cost of surrogacy

Every surrogacy process is somewhat distinct, but all applications will incorporate each of these costs – either separate or bundled together.

All Intended parents ought to be familiarized with these payments. They should know how much does surrogacy cost and how much to pay and when to pay.

#1. Administrative or Consultation fee: Paid to Surrogacy Agency or third-party agent

Any respectable independent agent or surrogacy agency must consult future parents free of cost until they're confident to move forward.



The surrogacy agency's first job is to assist you in determining if surrogacy is the right solution for you. In several cases, it might not be. Becoming a parent with the surrogacy process comes with a considerable amount of financial and emotional enterprise. So, you need to make sure <a href="https://hittp

If a surrogacy professional tries to sell you a program without first assessing your situation and reviewing options and underlying dangers, that ought to be an immediate red flag.

Your representative isn't a salesperson – and his/her primary role is to assist you to lessen your total surrogacy cost while enhancing your chance of success. Ensure that your broker represents you and isn't paid by or is financially related to the IVF Clinic.

That might create conflicts on your surrogacy agency priorities. Having a successful surrogacy baby with eventless and hassle-free experience should be the main priority for you and your surrogacy agency.

At <u>IVF Conceptions</u>, we do offer no obligation free consultation and make sure you know your surrogacy options, globally. Be informed of the pros and cons of each surrogacy process country wise, and then make an informed decision to **choose the best surrogacy country** for you.

#2. Surrogacy Agency Fee: Paid to Surrogacy Agency

When you start planning a surrogacy process, you need to consider an important question is "Whether to use surrogacy agency services or not?"

A surrogacy agency help comes with an additional agency fee, but can make your surrogacy journey less tiring and stressful!!

The service fee is paid only once and is usually the only payment made directly to the surrogacy agent.



The surrogacy agency fee covers its full service to you from the moment you contact them till the time you are home with a new baby.

One of the reasons for the high surrogacy cost in the USA is a high surrogacy agency fee of \$15,000 to \$30,000. However, in Asian countries,

the typical agency fee starts from \$3,500 to \$5,000.

Surrogacy agency cost does include:

- Finding a healthy surrogate mother for you. Discuss surrogate mothers' costs with you.
- Suggesting you best IVF Clinics or assisting you with the IVF Clinics you choose.

- Suggesting an egg donor agency and helping you in <u>choosing an</u> egg donor for you.
- Put you in touch with the qualified and experienced surrogacy attorney.
- Liaising between you, surrogate mother, IVF Clinic, Egg donor agency, and making sure all goes smoothly.
- Preparing and set your expectations beforehand surrogacy process starts with each step and milestones.
- Setting up the moderate expectation and I think it is mostly providing you emotional support when you need it most.
- Try to keep the overall surrogacy cost low by negotiating the best possible price.

#3. Administration Fees for selecting surrogate mother: Paid to Surrogacy Agency

This fee is usually paid when the parents are ready to opt for an egg donor or a surrogate.

The payment covers the expense of assessing and initially preparing your surrogate mother. Even though the surrogate agency usually has numerous prospective candidates, they won't start complete medical evaluation until an Intended Parent has been matched with a surrogate.

At this time fertility tests, clinical evaluations, psychological tests, criminal background checking are done. The surrogate mother must go through every step before she's ready to sign a **gestational surrogacy contract**.



#4. IVF Procedure Fees: Paid to IVF Clinic

Most IVF clinics won't provide any medical services without an upfront full IVF Cycle fee, and this payment serves that purpose.

The IVF Fee or Medical procedure fee payment covers the egg donation/ sperm donation/ surrogate mother medical procedures.

It starts with the initial screening and consulting of the egg donor with the stimulation protocol.

Eventually and most importantly, this fee is paid for IVF Cycle, including screening fees for all parties. Additionally, it is a financial commitment to the IVF clinic that you'll follow through on the surrogacy process.

It's due when parents schedule their first visit to the IVF clinic to leave their sperm sample, or when they engage with the IVF clinic to plan their egg donation. In all countries, no matter which fertility clinics you work, take an IVF fee in advance.

#5. Surrogate Mothers Cost: Paid to surrogate Mother in stages.

One prominent question most IPs ask is "How much do surrogate costs?"

Well, the correct answers depend on many factors like- country you are planning to do surrogacy process and the surrogacy agency you are working.

Premium surrogacy agencies take extra care in <u>finding the</u> <u>surrogate</u> and thus the overall cost of surrogates is higher. In some cases, an experienced surrogate mother may ask for higher surrogate compensation.

In the USA, the local laws frequently demand that whole surrogate compensation is paid in advance to an escrow account. The surrogate mother compensation is high and paid in advance in an escrow account. The surrogate mother monthly payments are released every month throughout the pregnancy. For this reason, typically, a large first payment is needed when the surrogate is chosen and signed.



It means you should manage surrogate compensation upfront to do surrogacy in the USA. That is one of the reasons surrogacy cost is much higher at the beginning when you do surrogacy in the USA.

On the other hand, cross- border surrogacy in Ukraine or Surrogacy in Georiga, it's the opposite. The surrogate Mother gets \$300 on the day of embryo transfer and then every month a small amount (as low as \$200) till nine months.

Surrogate compensation is usually paid month by month throughout the pregnancy. Surrogate mother's monthly installments and prenatal care are much less, but she gets a huge portion of her compensation at the end after baby delivery.

The bottom line is in eastern European countries, gestational surrogate costs are lower, and the most amount paid after the baby delivery.

Related topic:

Is surrogacy covered by health insurance?

How much does surrogacy cost using a family or friend?

<u>Top 4 cheapest surrogacy country in the world that parent should</u> Know

#6. Egg Donation Matching fee: Paid to Egg Donor Agency

Not all surrogacy cases needed an egg donor. So, this egg donor payment can be skipped in some cases.

Overall surrogacy cost remains a bit low if the female parent is using her eggs. Or else, in some cases, a friend or relative can be an egg donor for you.



No matter what your specific requirement is, <u>choosing an egg donor</u> is critical for many childless couples. Year-on-year, the average number of couples who use an <u>IVF with egg donor</u> going higher.

Here it is worth mentioning that for the gay surrogacy program, having an egg donor is a must.

The typical egg donor agency fee is paid on matching egg donors. The egg donor agency fee covers the full services fee right from the selection of egg donors, medical screening until the egg picks up and beyond that.

The egg donor compensation varies depending upon the type of egg donor as there are some premium egg donors who are proven and in good demand ask for more compensation.

Egg Donor agency fee is consisting of below services:

- Finding and matching a desired egg donor for the couples.
 Generally, they have a huge database of an egg donor which parents can review to find an egg donor for them.
- Making sure that the egg donor is qualified for egg donation by doing the background check upon the information she has given.
- Her psychological analysis and counseling to set her obligation.
- Coordination and follow up between the IVF Clinics, egg donor, and Intended Parents.

#7. Surrogate pregnancy cost/Prenatal care: Paid to the Gynaecologist Clinic

The <u>surrogate pregnancy cost</u> is easy to manage if there is surrogate insurance in place. An eventless surrogacy experience is what we need to expect.



Prenatal care starts when the surrogate mother's pregnancy is confirmed. Prenatal care cost is used for surrogate housing and prenatal exams, ultrasound, doctor fee, and personal supervision.

Outside the USA, there is no trend in surrogate insurance. However, the overall cost of surrogate pregnancy care is not much and can be easily managed with less fund. In many cases, confirmation of pregnancy occurs approximately two weeks after the IVF process.

The pregnancy care fee is not refundable. If due to any reasons the surrogate pregnancy terminates, future installments aren't needed; however, the intended parents will lose all payments made at that point.

Payment could be made each month, or each trimester of the pregnancy.

#8. Baby Delivery Fee: Paid to Baby Delivery Hospital

This payment covers the cost of baby delivery and the postnatal care of the surrogate.

We have seen that 99% of the time this cost is not included in the surrogacy price list.

It comes under miscellaneous/additional cost and surrogate baby delivery fees vary hugely, country wise.

Since deliveries frequently occur prematurely and without warning

(especially in case of twins), this payment is often necessary before the estimated delivery date.

To give an example, just four months back, we had such a case for a single father.

His surrogate carried twins, and she was in pink of her health. All of a sudden, her water broke around week 31. The babies need to be taken out immediately via an urgent C-section.

The babies were kept in NICU for two months before they can go home.

Luckily, we had a professional and dedicated local team and medical help, who took the decision within hours and went ahead with the procedure.

The father came after one week and had to pay all balance hospital bill in one go.

To avoid such situations, most healthcare professionals swear to have one healthy baby than twins. On top of that, surrogate mother costs for twins can be much higher if babies born pre-mature and stay in NICU for a longer time.

In some surrogacy cases, mostly when opting for a cross-border surrogacy program. The final compensation of the surrogate is retained until after delivery. That is done to make sure surrogate is being available throughout the bureaucratic process of applying for citizenship and passports of the baby.

#9. Baby DNA Test/Exit Process Cost: Paid to local attorney/Embassy

Most surrogacy agencies assist the intended parents with the paperwork required to register the infant's birth and to begin the process of establishing the infant's citizenship.

They will be guiding and assisting in getting the birth certification, copies of the surrogacy contract, hospital records of the birth and embassy documentation, translations, etc.

Cross-border surrogacy agency may conclude additional fees to help the infant's return home with your parents.

The DNA test to confirm the baby genetic link with the parent is an essential part of the surrogacy process. The DNA test cost varies from country-wise and Genetic labs, but it can be around \$600- \$1000.

In some cases, the legalization process needs a court order; parents may expect to pay legal fees directly to a local attorney. To get the full parental right of the baby, a court order is needed in countries like Laos and Colombia.

Other small payments may contain having documents notarized, translated, or apostilled. These are typically quite a small charge.

A well-managed IVF and Surrogacy services agency have all-inclusive surrogacy packages. They will cover surrogate compensation, egg and sperm donation, IVF processes, prenatal care, and baby delivery.

Related Topic:

<u>Surrogacy cost using a family member</u>

How much does surrogacy cost the UK?

How much surrogacy cost in Canada?

Adoption vs surrogacy cost

Gay surrogacy cost

How much does a traditional surrogacy cost?



Miscellaneous surrogacy cost to consider

Most IVF clinics and surrogacy agencies do not tell you upfront about a few extra expenses.

These "additional fees" or "Incidental fees" are placed at the bottom of the price list.

But the truth is, these are an essential piece of information to review as it gives you an accurate indication of the actual overall surrogacy cost.

Generally, a typical surrogacy price list does not include egg donation fees, hotel accommodations, airline tickets, specific legal procedures, baby delivery fee, or exceptional healthcare for the infant or the

surrogate mother.

Nevertheless, trusted surrogacy agencies do include most of these costs in advance and do not give surprises later.

There are lots of factors to contemplate when determining the overall surrogacy cost. The extra or incidental cost adds up rapidly. It is essential for the intended parents to do careful research and consider several surrogacy professionals before picking the one which is economically right for them.

This incidental fee plays an integral role in making the final decision.

Unfortunately, the outcome of an IVF Procedure and surrogacy services cannot be established, but at least you can be prepared.

All parties hope and expect to have positive pregnancy in the first attempt, but it might take longer to have the desired outcome.

Thus, there are good chances that you might end up using incidental cost, then not using it.

As you continue the research, here are a few additional questions to ask potential surrogacy professionals:

- How much is the actual surrogate cost for her services?
- Which services are not included, and what is the estimated fee for that?
- Ask whether the services are included as a full cost and find out if the fees will expire and need to be repeated. Generally, the surrogacy agency fee is a one-time fee. Besides that, each cost can vary, case wise.
- Indeed, the incidental expense is not easy to calculate as even surrogacy service providers do not predict how much time and attempts you might need. But they can give you the maximum

estimated cost.

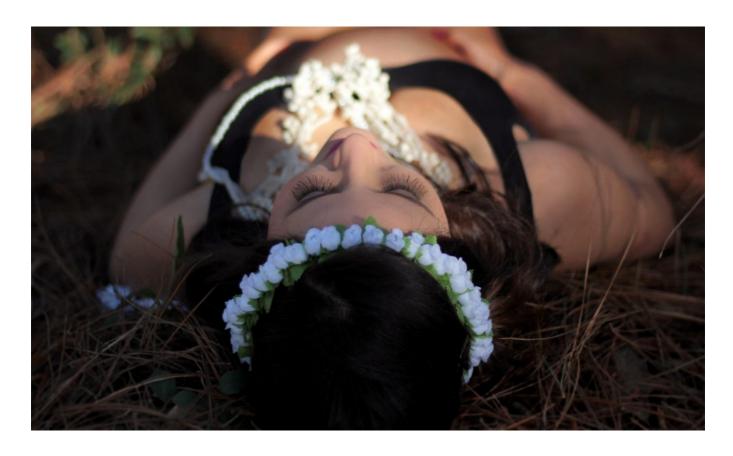
 Ask if there is a guarantee surrogacy baby plan available for Intended Parents? Such surrogacy services come with surety that you will get baby for sure, no matter how many IVF cycles, egg donors, and



surrogate mothers they need for the desired outcome.

- No all IVF Clinics and surrogacy agencies offer such money back or guarantee the baby surrogacy program, but if anyone offers, you should opt for it.
- What fees and services are included?

We like and love offering <u>Third Party Reproductive Services</u> which come with guarantee surrogacy baby or money-back IVF Services. It gives much-needed peace of mind in otherwise unpredicted infertility treatments.



List of Incidental Surrogacy Expenses

So, how much does actual surrogacy cost? Well, it is more than what you get from your surrogacy service provider. There are hidden costs that you need to get familiar with before starting the process. When you get a surrogacy price list from your service provider, there will be a typically long list of fees that you will find under incidental cost for surrogacy services as below.

- 2nd transfer of embryos in surrogate mother, if the first transfer is not successful
- If you are using the same surrogate 2nd time, or new surrogate matched.
- Embryos/sperm freezing
- Twins pregnancy cost/ <u>surrogacy cost for twins</u>
- PGD/NGS cost given per embryos
- Embryos reduction
- Embryos freezing fee
- Ectopic pregnancy fee
- Loss of uterus fee
- Baby delivery fee
- C-section additional fee
- Administrative fee like notarization/apostle/translation
- Extra IVF Fee, if not successful in one round of IVF
- Shipment fee, if needed.
- If the surrogate mother is hospitalized, the actual hospital bill
- If the baby born premature, NICU fee
- DNA test fee

This list is just for reference; there might be a more extra fee as specific case.



Tips to control high gestational surrogacy cost

The easiest way to manage is to be aware and make an informed decision.

For this, you need to give considerable time to research and understand the different options. That includes different surrogacy destinations available in different countries, **IVF and surrogacy fee** analysis presented by various surrogacy agencies, and then decide what best work for you.

Here are a few factors you might consider to reduce the surrogacy pregnancy fee:

- 1. Use your egg donor-maybe a friend or family member.
- Surrogacy cost without an agency is always less. To avoid the high price in the USA, most couples opt for "Independent Surrogacy" or "Private Surrogacy". Independent surrogacy cost is lower as a parent manage full surrogacy process himself minus surrogacy agency. In such cases, the parents manage their whole

- surrogacy journey themselves. The cost of surrogacy without agency or private surrogacy cost is less as no agency fee is involved.
- 3. Look out for legal yet affordable **international surrogacy destinations**. It is not possible for every couple to pay surrogacy fees in the USA so that they can opt for more affordable surrogacy countries. To give an example- Surrogacy in Ukraine/ surrogacy in Georgia/ Surrogacy in Colombia. There are legal yet affordable options available outside the USA.
- 4. Surrogacy cost with a friend /family member is much lower as you do not need to pay surrogate mother compensation. So, you can try to speak to your friend or relative who is open to becoming a gestational carrier for you.
- 5. **Financing options** like crowdfunding via various surrogacy support group pages.





Conclusion

Gestational Surrogacy is an expensive enterprise. At IVF Conceptions, we believe that money should not be a reason for not becoming parents.

That is why we continuously work to find affordable surrogacy with donor egg cost options in the USA and outside the USA.

We have developed a unique relationship with numerous IVF Clinics and surrogacy agencies around the world. Thus, we can offer the most trusted and affordable surrogacy services in multiple countries.

Each couple has different surrogacy requirements, we manage each case individually with personal care and attention.

IVF Conceptions comes with surrogacy process advantage:

- Being flexible and financial transparency is the need of the day, and that what we offer:
- You can bring your egg donor or use egg donors of any ethnicity from our vast egg donor database. Having your egg donor will keep the pricing lower.
- We give the option of managing travel of surrogate mother for embryo transfer in your IVF Clinic. In this ideal with you have frozen embryos and you wish to have a surrogate mother to carry the pregnancy.
- If required, our compassionate surrogate mothers are ready to travel to your city to give birth to a baby.
- We are open to working with multiple IVF clinics. If you have shortlisted any IVF clinic, we will be happy to coordinate to bring surrogate for embryos transfer in your choice of IVF Clinic.
- We are not biased and do give independent advice not motivated by financial gain.
- Flexible and transparent in surrogacy payments are given.
- Sometimes to be confident, it is good to speak to someone who traveled this path. We are open to offering a reference to previous IPs, who are ready to help others to realize their dream.
- Free consultancy services. We charge no money at all for our consulting services.
- We are "One Stop Shop" for egg donors, surrogate mothers, IVF procedures, legal assistance for the baby exit, and beyond that.

International Surrogacy Cost Worldwide

So, how much can surrogacy cost by country, well the answers depend on which country and what specific services you choose? Please see below our international surrogacy services, which are affordable yet trusted and secure.

Why does surrogacy cost so much? Gestational surrogacy consists of many services that make it a complex and lengthy process. Different services are as below but not limited to them.

- A costly medical procedure like IVF
- Legal opinion and surrogacy agreement and parental orders.
- Surrogate Mother
- Egg donor
- Surrogacy agency which navigates the full process
- Administrative fee
- In the case of cross-border surrogacy the embassy and consulate services to apply for citizenship of the baby

USA (Los Angeles) - For All parents

How much does surrogacy cost in the USA? Well the average cost varies from 115,000 USD to 130,000 USD

IVF & surrogacy is done in one of the leading fertility and best clinics in LA. The full package includes your surrogate, clinic procedures, & legal fees. Available to all- married couples, singles, and <u>LGBT couples</u> seeking surrogacy. Surrogacy cost in the USA is a bit higher and that is why most of the parents look out for the cross-border surrogacy process. Surrogacy for single man cost is much higher in the USA, but there are not many options for them.

<u>Guarantee Surrogacy Baby in Colombia, Bogota- For all parents, but recommended for gay couples.</u>

How much gay surrogacy cost? – The cost of IVF, egg donor and surrogacy for all-inclusive guarantee surrogacy baby is \$64,000.

This is new surrogacy options and can be recommended to single male/gay couples surrogacy. Till now it was not possible to offer

affordable yet legal surrogacy services to a single male or gay couple. But surrogacy in Colombia can solve this problem soon.

<u>Guarantee Surrogacy Baby Kiev, Ukraine- For married</u> <u>couples</u>

<u>How much surrogacy cost in Ukraine?</u> – IVF with European Egg Donor and surrogacy- 55,000 USD

Due to favorable surrogacy laws in Ukraine for married couples can be a great option. <u>Ukraine surrogacy cost</u> is much lower with legal assurance. We offer a guarantee baby plan with all-inclusive services. Only available to married hetero couples with a recommendation letter from a local doctor.

<u>Guaranteed Surrogacy Baby in Tbilisi, Georgia- For</u> <u>married couples</u>

<u>How much does surrogacy in Georgia cost?</u> – IVF with European Egg Donor and surrogacy- 60,000 USD

This program includes unlimited IVF with an egg donor and embryo transfer procedures in surrogate mother until you have a healthy baby. This program is exceptionally in demand due to <u>low surrogacy cost in Georgia</u> with a guaranteed baby with less than 50% of the typical USA surrogacy fee. Available to married couples.

IVF with Egg Donor & Surrogacy in Russia- For all parents.

How much does surrogacy cost in Russia? – IVF with European Egg Donor and surrogacy - 55,000 USD

Russia remains one of the most favorable countries for surrogacy for

singles and married couples. It is the only country in eastern Europe, which offer surrogacy for singles. Our IVF Clinic has a world-class standard with an exceptionally high success rate. The above Rusian surrogacy cost includes IVF, European egg donor, surrogacy services with full legal support. Available to married couples and single parents.

IVF with Egg Donor & Surrogacy in Laos- For all parents.

_

So, how much does Laos surrogacy cost? – IVF with an Asian egg donor and surrogate mother cost – 60,000 USD

In Asian surrogacy is not legally secure due to surrogacy ban from most of the countries. In Laos, there are no surrogacy laws, and the absence of laws, make it possible. IVF is done in leading IVF Clinic with NGS facility available with a good success rate. It is more popular among the same sex or single parent from Asian countries like China. Available to all, married couples, singles, or LGBT couples. Surrogacy cost in Laos is higher as compared to eastern European countries, but it is the only country to offer surrogacy in Asia. Read more about – Thailand surrogacy cost

IVF with Indian Egg Donor & Surrogacy in India

<u>How much does surrogacy cost in India?</u> IVF with the Indian egg donor and <u>surrogate mother cost in India</u> – 13, 00000 INR

What is the cost of surrogacy in India? Currently, surrogacy in India is only allowed for Indian citizens. We work with one of the leading fertility clinics in the capital of India, New Delhi. Our Clinic offers the best ART practice with affordable and ethical practices. The local surrogacy cost in Delhi range from 13 lacs INR to 16 lacs INR with leading fertility clinics.

Besides these options, a new but unregulated surrogacy in Kenya is

coming up. Read more about - How much does surrogacy cost in Kenya?

FAQ about Surrogacy Costs

How much does Surrogacy cost?

The <u>average surrogacy costs</u> depend on the country that you choose to do surrogacy. In USA, surrogacy costs start from \$95,000 to \$130,000. Overseas surrogacy plans in Eastern European countries like **Russia**, **Ukraine**, and **Georgia** range from \$32,000 to \$55,000.

How much is surrogacy cost for gay couples?

There are limited <u>countries for gay surrogacy</u> which offer legal yet affordable arrangements. Surrogacy costs for gay couples in the USA range from \$95,000 to \$130,000, with extra egg donor costs. Latin American country **Colombia offers an all-inclusive guaranteed baby for \$64,000.**

What countries offer low-cost yet legal surrogacy?

Gestational surrogacy is both legal and affordable for married couples in eastern European countries like **Georgia**, **Ukraine**, and **Russia**. For same-sex couples/single male options like **Colombia** and **Canada** are affordable yet legal. Learn more about the **best countries for surrogacy**.

How can I reduce the cost of surrogacy?

With knowledge and planning would be a parent can achieve a high-quality surrogacy process, without compromising quality. Opting for independent surrogacy (private surrogacy), legal yet affordable overseas surrogacy in Eastern Europe, and using a family member as a surrogate mother can help.

What is a surrogacy financing option for parents?

Commercial surrogacy involves huge financial and emotional inputs. The high cost of surrogacy in the USA is not for everyone, so opting for <u>international surrogacy countries</u> is good for many parents. Learn more about <u>surrogacy financing options</u>, which can help.

Will insurance help me to cut the surrogacy costs?

Realistically, not much. Only a few states in the USA require insurance companies to cover infertility treatments. Most of them do not cover IVF treatment in their required coverage. Learn more about surrogacy cost and insurance

Are you wondering how much will surrogacy costs you or looking to become a parent via a <u>surrogate mother</u>? Do not let the high IVF surrogacy cost be a hindrance to your parenthood dreams.

Contact us now to know the most affordable yet legal surrogacy process with our surrogacy cost calculator.