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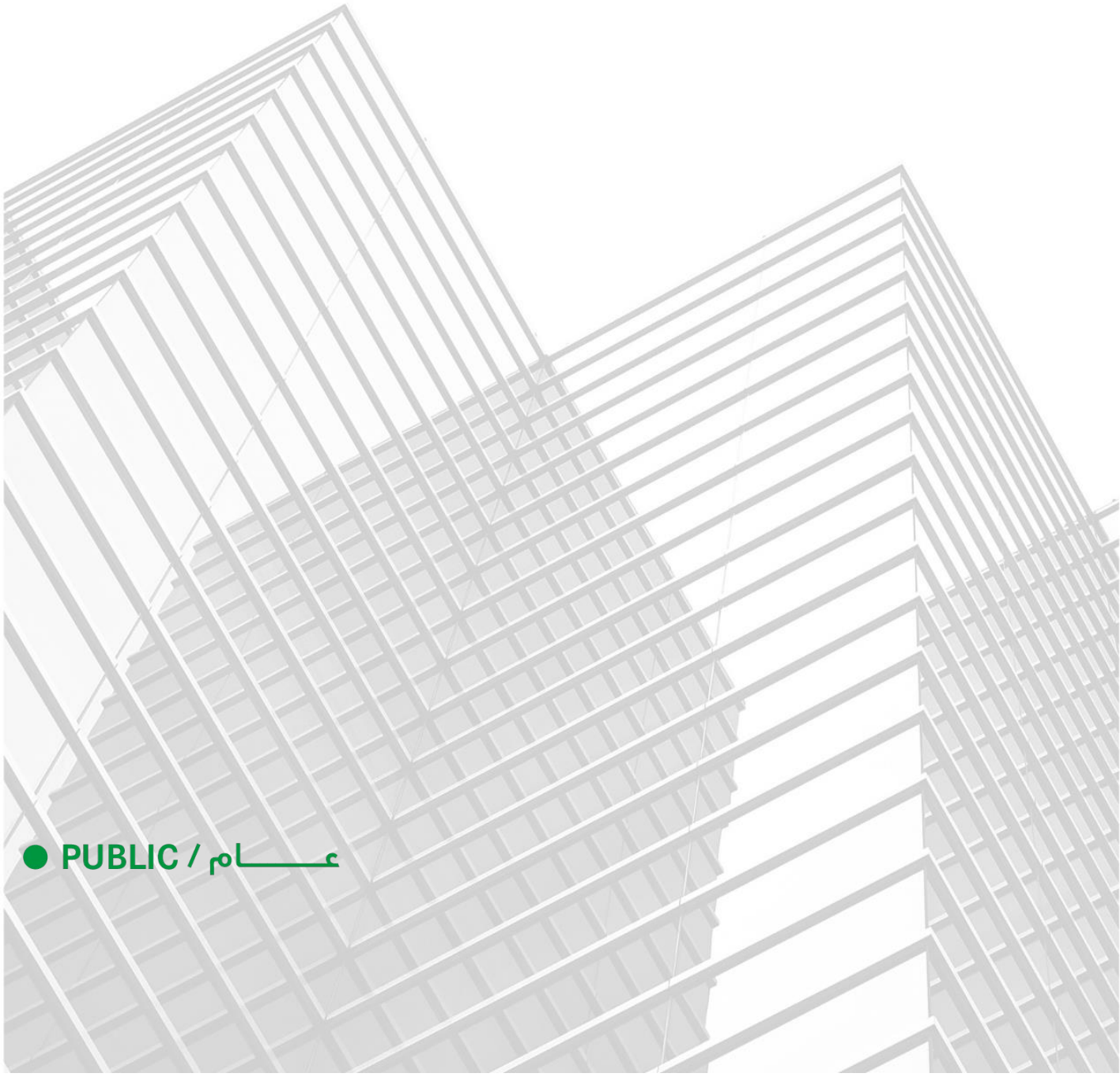
DEPARTMENT OF HEALTH

Policy on Thiqa Coverage for Social Egg Freezing Services



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1.Policy Purpose and Brief

1.1 This policy defines the eligibility criteria for Social Egg Freezing coverage under THIQA, the benefits available to THIQA policyholders, and the reimbursement packages for THIQA's ART network. Its objective is to ensure that THIQA members who meet the legal and policy-specified eligibility criteria for social egg freezing outlined in this policy are covered, and that Fertilization Centers are reimbursed based on the services provided.

1.2 This Policy should be read in conjunction with all applicable Abu Dhabi and UAE laws, as well as the most recent published Department of Health (DoH) standards, policies and manuals.

2.Definitions and Abbreviations

No.	Term / Abbreviation	Definition
2.1	Assisted Reproductive Techniques (ART)	ART includes any lawful treatments offered to couples experiencing reproductive problems for the purpose of establishing a pregnancy. These treatments include, but are not limited to, ovulation induction with timed intercourse, intrauterine insemination, in vitro fertilization, intracytoplasmic sperm injection, gamete cryopreservation, and gamete intra fallopian transfer.
2.2	Fertilization centers	Fertilization centers are any licensed facilities where assisted reproductive techniques are performed, including all clinical and biological procedures that are necessary to effectuate extracorporeal conception.
2.3	Reduced Ovarian Reserve	An abnormal ovarian reserve test [i.e. antral follicle count (AFC) less than 5–7 follicles or anti-Müllerian hormone (AMH) less than 1.1 ng/ml]
2.4	Ovulation induction	A pharmacological treatment of women with anovulation or oligo ovulation with the intention of inducing normal ovulatory cycles.
2.5	Ovarian hyper-stimulation syndrome (OHSS)	An exaggerated systemic response to ovarian stimulation characterized by a wide spectrum of clinical and laboratory manifestations. It is classified as mild, moderate or severe according to the degree of abdominal distention, ovarian enlargement and respiratory, hemodynamic and metabolic complications.
2.6	THIQA	Thiqa is a comprehensive health programme offered by the Abu Dhabi government to eligible UAE nationals & the likes in the Emirate of Abu Dhabi.
2.7	THIQA patients	Members of the THIQA program.

3.Policy Content

3.1 **Policy statement**: THIQA patients are eligible for coverage of Social Egg Freezing when they meet the specified eligibility criteria outlined in this policy.

3.2 **Eligibility criteria**: All female THIQA cardholders are eligible for egg freezing provided they meet all of the following criteria:

3.2.1 **Marital Status:** The patient must be single (never married, divorced, or widowed) at the time of treatment.

3.2.2 **Age:** The patient must be between 30 and 45 years 0 days of age.

3.2.3 **Hormone Levels**: The patient must have a normal Anti-Müllerian Hormone (AMH) level, defined as greater than 1.1 ng/ml.

3.2.4 **Medical Condition**: The patient must not have any medical condition requiring fertility preservation.

3.2.5 Psychological Assessment:

3.2.5.1 Mandatory Evaluation: All patients pursuing egg freezing must undergo a psychological assessment conducted by a licensed mental health professional. And the report summarizing the patient's psychological readiness should be shared with the payers along with the eligibility request.

3.2.5.2 Purpose: To evaluate emotional readiness, understand motivations, and address potential psychological impacts of egg freezing, including stress, expectations, and long-term implications. Counseling on the potential psychological effects of delayed motherhood or marriage.

3.2.6 Patients must sign an informed consent form according DoH "Patient Consent Standard" acknowledging the following:

3.2.6.1 Completion of the psychological assessment.

3.2.6.2 Receipt and understanding of educational materials.

3.2.6.3 Awareness of the limitations of egg freezing and its role in family planning.

3.2.6.4 The consent process will be documented and revisited annually if eggs remain in storage.

3.3 Covered services

3.3.1 **Egg storage bundle**: The egg storage bundle covers cryopreservation of oocytes for eligible single individuals. The bundle includes one or more episodes of ovarian stimulation or natural oocyte collection, resulting in egg freezing. The bundle includes the following services:

3.3.1.1 Consultation

3.3.1.2Investigation

3.3.1.3 Monitoring

3.3.1.4 Collection of oocytes.

3.3.2 **Payment of services outside** the bundle: The following services are not included in the egg storage bundle and are subject to separate payment:

3.3.2.1 Medication used for ovarian stimulation

3.3.2.1.1 All medications require Pre-approval

3.3.2.1.2 Gonadotropin should only be prescribed by DoH licensed reproductive endocrinologists and IVF specialists and consultants.

3.3.2.2 Oocyte storage on a yearly basis beyond the first year and up to 5 years.

3.3.3 **Limit:**

3.3.3.1 Coverage is limited to a maximum of two cycles. Additional cycles may be considered based on documented medical necessity.

3.3.3.2 Storage of egg is covered for 5 years.

3.4 **Additional Services:** Further services, such as fertilization and embryo transfer, if required, will be covered in accordance with the Department of Health (DoH) policy, "DoH Policy on THIQA Coverage for Assisted Reproductive Treatment and Services."

4. Policy Roles and Responsibilities

Stakeholder name	Stakeholder Key Role
DoH sectors as appropriate	Regulations, coordination, monitoring, and ensure alignment, and continuous improvement.
Healthcare Providers	Compliance, support, commitment, accreditation / certification where applicable, reporting and data-sharing as required.
Healthcare Professionals	Provision of the standard of care, compliance with ART standard and Policy
Third Party Administrator (TPA)	Payer TPAs must comply with THIQA's pre-authorization requirements, where appropriate, for payment for social egg freezing in accordance with this Policy and consistent with the Standard Provider Contract.

5. Policy Scope of Implementation

This Policy applies to all THIQA categories and all DoH licensed ART providers within the Emirate of Abu Dhabi.

6. Exempted from Policy Scope

N/A

7. Enforcement and Compliance (Consequences/sanction of not applying policy by related stakeholder)

DoH may impose sanctions in relation to any breach of requirements under this Policy in accordance with the Disciplinary Regulations of the Healthcare Sector.

8. Monitoring and Evaluation (Key success factors)

DoH has put in place clear monitoring mechanisms to assess the policy.

5.Relevant Reference Documents

No.	Reference Date	Reference Name	Relation Explanation / Coding / Publication Links
1	2023	Federal Law on Assisted Reproduction Federal Decree Law No. (17) of 2023	https://uaephl.mohap.gov.ae/en/health-policies-and-legislations-advocacy/health-legislations?itemId=7b7ac6e8-41eb-43d9-bae6-cafeb76cc4e3&view=C
2	2023	DOH Policy on THIQA Coverage for Assisted Reproductive Treatment and Services	https://www.doh.gov.ae/en/resources/policies
3	2023	Standard for Assisted Reproductive Technology Services and Treatment	https://www.doh.gov.ae/en/resources/standards
4	2025	Patient Consent Standard	https://www.doh.gov.ae/en/resources/standards