

# Marketing loans for fertility treatments raises ethical concerns

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An increase in the number of lenders specializing in loans for fertility treatments enables more people to afford the treatments, but it also raises ethical concerns, concludes a [commentary in the \*Hastings Center Report\*](#). Among the concerns, doctors are marketing the loans to their patients, and some of these doctors have financial ties to specific lenders. The commentary calls for assessment and oversight of the practice.

The emergence of "fertility [loans](#)" is a response to the high cost of many fertility procedures, including in vitro fertilization and the use of donor gametes. Cost is the main obstacle to obtaining assisted reproduction in the United States, according to the commentary, because many [patients](#) have insufficient, if any, insurance coverage.

"In facilitating the process to obtain credit and, in some instances, benefiting financially through equity ownership in private lending firms, participating physicians declare this a 'win-win situation' with no clear conflict of interest," writes the author, Alisa Von Hagel, an assistant professor of political science at the University of Wisconsin-Superior. But she disputes this view.

While taking out loans to help pay for medical procedures is not uncommon in the United States, Von Hagel writes that "given the emotional and psychological vulnerability of patients seeking fertility treatments, it has unique implications for this population."

There is no law or regulation that assures that patients receive complete information about their financing, and physicians and clinics are not required to disclose their financial ties to lenders. "For individuals or couples willing to do whatever it takes to produce a child, the availability and promotion of these loans may encourage interventions that hold little chance at success, exacerbating the anguish of infertility," writes Von Hagel. "The question thus arises whether this better serves to enhance the reproductive autonomy of patients or the profit margins of fertility clinics and physicians."

Aside from the risk to patient care, Von Hagel says that marketing fertility loans poses ethical risks to the medical profession, potentially weakening patients' trust in fertility specialists. "Failing to evaluate and respond to the [ethical concerns](#) created by the loans may lead to a decline in the public's estimation of this medical field, particularly if apparent abuses of patient trust emerge," she writes.

Von Hagel says that the consequences of doctors marketing fertility loans are unknown, but she recommends that a board such as the Ethics Committee of the American Society for Reproductive Medicine review the practice and the [financial ties](#) between doctors and lenders.

"Assessment and oversight of this practice need not be an overtly paternalistic effort to deprive patients of decision-making authority," she concludes. "Rather, it should contain an honest evaluation of the loans and their genuine benefit."

Provided by The Hastings Center

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