SURROGACY AGENCIES — GUIDE

What Surrogacy Costs in the US: Line-Item Breakdown

A detailed breakdown of US gestational surrogacy costs by line item, sourced from CNY Fertility's 2022 published cost ranges for agency, surrogate compensation, legal, medical and escrow fees.

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US gestational surrogacy costs vary widely. The figures below come from CNY Fertility's published cost breakdown (published 2022-03-11, accessed 2026-11-01). CNY Fertility is a US fertility clinic that publishes transparent pricing for surrogacy line items.

Source: CNY Fertility, "Surrogacy Cost – The True Price of Using a Surrogate Mother", 2022-03-11. URL: https://www.cnyfertility.com/surrogacy-cost/

Total program cost range (agency-managed)

- **Low end**: $58,000
- **High end**: $220,000

This range covers agency fees, surrogate compensation and reimbursements, legal fees, and fertility treatment fees for a single attempt.

Line-item breakdown (agency arrangement)

Line item	Published range	Notes
Agency fees	$15,000 – $50,000	Varies by agency and depth of services. Some agencies split payments across milestones.
Surrogate compensation & reimbursements	$35,000 – $110,000	Base compensation typically $35,000 – $70,000 paid in installments. Additional reimbursements for embryo transfer, multiples, C-section, maternity clothing, invasive procedures, travel, childcare, lost wages, insurance, life insurance.
Legal fees	$6,000 – $10,000	Contracts, escrow setup, parental orders, court filings. Both parties need independent counsel.
Fertility treatment fees	$7,000 – $50,000	IVF, medications, monitoring, embryo transfer, genetic testing, donor eggs/sperm if needed. Varies by clinic.
Total	**$58,000 – $220,000**	For one attempt. Additional transfers add cost.

Surrogate compensation details (example with $35,000 base)

CNY Fertility provides this sample payment schedule for a $35,000 base compensation paid in 10 installments:

- Confirmation of fetal heartbeat: $3,500
- 8 weeks gestation: $3,500
- 12 weeks: $3,500

- 16 weeks: $3,500
- 20 weeks: $3,500
- 24 weeks: $3,500
- 28 weeks: $3,500
- 32 weeks: $3,500
- 36 weeks: $3,500
- 7 days post-delivery: $3,500

Additional common reimbursements:

- Mock cycle: $500
- Start medication for transfer: $500
- Per embryo transfer: $500
- Multiple fetuses (twins): $5,005 total ($715/month from 16 weeks)
- Maternity clothing allowance: $750
- C-section: $2,500
- Invasive procedures (D&C, amniocentesis, etc.): $500/procedure
- Ectopic pregnancy surgery: $1,000
- Reduction/abortion: $1,500/procedure
- Breast milk: $250/week
- Psychological counseling: up to $1,500
- Nutrition/fitness counseling: up to $1,500
- Housekeeping (bed rest): $50/week, capped $600
- Travel: mileage $0.56/mi (round trip >50 mi), lodging, per diem $75/day
- Childcare: $15/hr, capped $150/day
- Lost wages (surrogate): up to $5,000 total
- Lost wages (spouse/companion): $150/day, capped $2,000
- Health insurance (premiums + uncovered costs): ~$10,000
- Life insurance ($250K for surrogate beneficiary + $100K for IPs): ~$750

Family member or friend arrangements (lower cost)

- **Family member**: $13,000 – $70,000 total (no agency fee, minimal or no base compensation)
- **Friend**: $13,000 – $105,000 total (no agency fee or partial agency fee $5K–$10K, lower compensation)

What can change the total

- Agency choice (fees $15K–$50K)
- Surrogate location (insurance costs, compensation norms)
- Surrogate experience (higher compensation for proven surrogates)
- Insurance coverage (surrogate's policy may exclude surrogacy)
- Number of embryo transfers needed
- Genetic testing (PGT-A adds ~$2,200–$4,500)
- Donor eggs ($9,995–$26,500 depending on source)

- Multiples (adds $5,000+)
- Complications (bed rest, C-section, invasive procedures)

Recommendation

Ask each agency for a written, line-item cost estimate for the same scope. Compare agency fees, surrogate compensation structure, escrow fees, legal fees, and clinic fees separately. Confirm what is and is not included in each quoted total.

Frequently asked questions

What is the typical total cost of a US gestational surrogacy journey?

CNY Fertility (2022) estimates a total range of $58,000 to $220,000 for agency-managed gestational surrogacy, depending on the agency, clinic, surrogate compensation and insurance situation.

Does insurance cover surrogacy costs?

Some health insurance plans cover the surrogate's pregnancy and delivery, but many exclude surrogacy. Intended parents often need to purchase a separate surrogacy-friendly policy or pay out of pocket. Confirm coverage with the insurer before starting.

Are there hidden costs not included in agency quotes?

Agency quotes may not include travel for the surrogate, bed-rest housekeeping, lost wages, breast milk pumping, invasive procedures, or multiple embryo transfers. Ask for a complete written fee schedule before signing.