

The Hidden Costs of International Surrogacy

Overseas options look cheaper on paper, but they don't account for fraud, travel costs, and legal headaches that inevitably arise.

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When Rhyannon Morrigan and her husband Drew used an egg donor and surrogate to have their child at a clinic in Delhi, India, they knew the road would be long, but had no idea how rough. Their kids, John and Maizy Morrigan, were born at 32 weeks in India. Stuck in the paperwork limbo of international surrogacy, the Morrigans not only missed the birth but they had to wait nearly two weeks, receiving word of their infants' health from across the globe.

John died at ten days due to a lack of oxygen. Morrigan heard of his death just as she was on her way to the airport in Seattle, ecstatic to finally be meeting her twins. Days later, she wrote on Facebook: "My son died. The fact that I have a daughter does not change this."

When Morrigan finally met her surrogate—Mrs. S—the meeting was strained and awkward, full of unspoken emotion.

“The doctors kept beaming at us, almost desperately,” Morrigan said. “Congratulations on your beautiful daughter’, they said. But my surrogate and I felt anything but celebratory.”

Morrigan said the birth of her children was supposed to be the end of her story, but it has actually forced her to look at surrogacy and all its complexities more carefully. She wanted a story with a happy ending in an industry which has been [recently marred by scandals and fraud](#). Instead, she’s left worrying whether her financial contribution to her surrogate will be enough.

“I left feeling very concerned for her because I get to come home to the U.S., and we have counseling services and a lot of privilege, and while I know that her economic life will be better, I’m not sure she’ll be able to handle this emotionally by herself. She was devastated. She is my son’s mother, too.”

Banned in many parts of the world, commercial surrogacy is available in [roughly 14 states in the U.S.](#)—but the cost is more than most parents can afford. According to NerdWallet financial analyst, Mike Anderson, surrogacy in the U.S. costs [at least \\$60,000](#). For comparison, the median household income in America is just under \$52,000, [according to the U.S. Census Bureau](#).

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Scott Buckley, the director of legal services at Circle Surrogacy, which has facilities in four states in the U.S. and Sweden, said depending on circumstances like egg donation, sperm donation, along with agency and clinic fees, surrogacy on national soil [can cost upwards of \\$120,000](#). Meanwhile, the price tag for surrogacy in India is regularly cited as under \$30,000. Surrogates [are reportedly paid \\$800-\\$8,000](#), and clinics and staff pocket the rest. [Victoria International IVF Center in India](#), for example, cites a 2-cycle deal: If the first embryo doesn’t take, the second embryo is implanted at discounted cost. It’s \$11,000 the first round, and only \$5,000 the second round. These costs vary depending on whether the intended mother is using her own eggs or a donor’s eggs, and whether the couple uses the same surrogate for the second attempt or chooses a new one.

The fact that surrogacy often takes several attempts is a financial consideration. Whether using a U.S. clinic or one abroad, most couples choosing surrogacy as their choice for procreation can see multiple rounds of IVF fail before a surrogate successfully becoming pregnant. Morrigan started her journey in 2012, and only just became a mother through it this October. Each attempt can be costly and frustrating, rendering international surrogacy an even harder decision for couples to make.

“We realized relatively quickly that we did not have the money for a U.S. surrogacy,” said Morrigan. “Our attorney advised us that surrogacy can be a legal minefield here, and told us not to attempt it unless we could afford not only the surrogacy but the legal bills if something went wrong.”

However, Jon and Christy Anderson, co-founders of [Expect Miracle Surrogacy](#) and parents through domestic surrogacy, said when travel, accommodations, genetic testing to prove parentage for citizenship, and other bureaucratic issues are taken into account, the \$30,000

price skyrockets to about the same cost as a surrogacy in America. The Andersons calculated that all the additional paperwork, international travel, and the possibility of being in political limbo, along with being unable to reach your newly born child make the stress of international surrogacy not worth the discount.

“After at least two international trips and extended stays in a foreign country at American-style hotels, and lost wages for up to three months while you wait to return home after the birth, the costs often average out to being comparable,” said Jon Anderson.

Another woman I met through Morrigan, A.B., was in the middle of what she calls “the hectic bureaucracy of Indian laws.” She laid out her costs as follows: \$54,000 already paid to various agencies, egg donor services, and IVF clinics, and another \$39,000 to be charged for further IVF treatments, surrogate care, embryo shipment, two flights to Delhi, and completion of Indian paperwork to okay the baby for U.S. citizenship. These numbers don’t yet include the cost of the genetic testing, hospital costs during and after birth, hotel stays, or additional extra paperwork. She estimated that her grand total would be over \$100,000. Exhausted by the process, she recently decided to give up despite having spent over \$50,000.

Morrigan went through several hoops and delays after birth awaiting her visa approval. She said that while securing citizenship for an American baby born through international surrogacy is messy business, it was easy compared to the other challenges she faced in the surrogacy process.

“Most times, you have to get the child’s birth certificate by going to the consulate and proving through a DNA test that the child is genetically related to a U.S. Citizen,” she explains. “Once that’s verified, you apply for your passport and other travel necessities. Once in the country, you must go to the foreigners registration office (FRRO) where you prove that you have paid all your bills in India, to the surrogate, the hospital, the clinic that provided the IVF, and even the hotel where you are staying. If people are not paid, you don’t get to leave.”

[International Fertility Centre](#), Morrigan's second company in her surrogacy journey, covered all medical and pregnancy costs in their package and facilitated the entire procedure. She said the entire process, despite hang ups, cost her around \$70,000.

“We’re paying our surrogate \$12,500, which will allow her to buy a house and put her daughter through private school up to the eighth grade,” Morrigan said. “We made sure the money would be under her name.”

Regardless of location, surrogacy as a process is fraught with fear and outside judgment.

Morrigan had to specifically enforced this because the patriarchal society in India often relegates the payment to a women’s husband. Sometimes, the women participating in commercial surrogacy [never see the money at all](#). Critics of this type of overseas surrogacy say that this process exploits poor women by using their bodies, when they may not understand the full implications of pregnancy, birth, and what responsibilities they are actually undertaking—and therefore not able to give full consent. Morrigan disagrees with this.

“Our surrogate may not have the level of education I do, but she understood the process and was able to decide she wanted to do it,” Morrigan said. “Now it’s up to me to make sure she retains control of the funds she has earned.”

Still, Morrigan’s dedication does not counteract the fact that international surrogacy is hardly regulated, a reality that can hurt both surrogates and intended parents. From [black market surrogacy options](#) in China to the [entirely legal and booming surrogacy industry in India](#), to [illegal mom-and-pop surrogacy organizations in the U.S. agencies](#)—clinics, donors and surrogates have no official protocol to follow. According to New Jersey reproductive attorney [Melissa Brisman](#), they can make up the rules as they go.

"In the U.S., this issue isn’t being legislated because it’s religiously and politically charged,” Brisman says. “You have Republicans and Democrats pitted against each other, and surrogacy affects such a small percentage of the population, the issue won’t gain them votes if it goes through. So the measures die.”

She contends the regulations in India and Thailand are tightening, but not necessarily in the right way. The India government's Assisted Reproductive Technology (ART) Bill, which would provide protection and regulation for surrogates and foreign couples, is [currently in the works](#). But the Bill excludes gay couples.

“They’re third world countries, so even with legalization and regulation, the care there will be deficient in comparison to what you can get in the U.S.,” she said. “There are no quality controls, and the regulations they tightened six months ago only succeeded in cutting out a large population—gay couples—who are in need of this service. Now you have to be in a traditional married situation to be eligible for Indian surrogacy.”

All of this leads to confusion, impossible-to-follow and misleading paperwork trails, lost funds or even [outright fraud](#), as with the [now-bankrupt Planet Hospital](#), Morrigan’s first surrogacy agency.

Some intended parents want nothing to do with their surrogate, as was the case with A.B. When asked why she went overseas for the process, A.B. cited cost as her number one deterrent to a U.S. surrogacy. But she also said that the proximity of the surrogate was a concern: “I want no relationship with the surrogate. I think from the perspective of the surrogate, the day of the birth is the start of a long period of mourning. To the surrogate, having to hand over that baby, is the same trauma as giving up a child for adoption. I don’t want to have a surrogate that is emotional after the fact and keeps trying to contact me to sell me breast milk or ask for photos.”

Morrigan said regardless of location, surrogacy as a process is fraught with fear and outside judgment. “Surrogacy makes people so uncomfortable because it challenges traditional ideas about some very fundamental cultural values, like who has the rights to the child while in-utero and who gets to make decisions in the surrogate’s life as she carries another family’s baby.”

To be sure, surrogacy is a complex issue that requires many players from egg donors to psychologists. Depending on the country, surrogates may be allowed to remain with their family for the duration, [or they may be shipped off to secluded areas](#) to ensure proper medical watch and procedures take place. They may be asked to abstain from sex, and if something

goes wrong with the fetus, the intended parents may find themselves at odds with the surrogate over abortion issues. It's a murky, ethically-charged arena with no central governing body holding a flashlight for those on the journey.