

**Company:** Future Family, San Francisco, CA

**Nomination Submitted by:** VSC Public Relations

**Company Description:** Future Family is America's leading platform for starting a family, solving one of the biggest barriers to fertility care: cost. While IVF is a medical necessity for many, it remains financially out of reach, with costs exceeding \$20,000 per cycle and no guarantee of success. Future Family offers financing services and the only nationwide IVF Insurance to help families achieve their dreams.

**Nomination Category:** New Product & Service (Developed for/by Women) Awards Categories

**Nomination Sub Category:** Best Financial Tool for Women

**Nomination Title:** Future Family's Baby or Your Money Back IVF Insurance



1. Which will you submit for your nomination in this category, a video of up to five (5) minutes, explaining the features, functions, benefits, and results to date of the nominated product or service, OR written answers to the questions? (Choose one):

Written answers to the questions

2. If you are submitting a video of up to five (5) minutes in length, provide the URL of the video here, OR attach it to your entry via the "Add Attachments, Videos, or Links to This Entry" link above, through which you may also upload a copy of your video. If you are submitting written answers to the questions, please provide them in the appropriate spaces below:
3. If you are nominating a brand-new financial tool, state the date on which it was released. If you are nominating a new version of an existing financial tool, state the date on which the update was released:

February 2025

4. Describe the features, functions, and benefits of the nominated financial tool (up to 350 words):

**Total 206 words used.**

IVF is one of the most emotionally and financially challenging journeys women face, often costing over \$40,000 with no guaranteed success and limited insurance coverage. Launched in February 2025, "Baby or Your Money Back" is the first nationwide IVF Insurance, refunding up to \$50,000 if patients don't achieve a live birth after two cycles. Paired with consumer-friendly financing and care coaches, this model offers peace of mind while advancing access, transparency, and equity.

The policy is structured so that:

- o If IVF succeeds, families get the treatment they need.
- o If IVF doesn't work, Future Family refunds their money, allowing them to pursue other options.

This policy sparked a larger shift: proving IVF is insurable. By partnering with global leaders like Milliman, Munich Re Ventures, and BMS, Future Family made fertility care part of mainstream insurance conversations, much like travel or auto coverage. At the frontier of finance and healthcare, an industry with very few female leaders, CEO Claire Tomkins stepped up to make fertility within financial reach for women seeking motherhood.

This launch arrives at a critical cultural moment, as federal protections for family planning face challenges. Baby or Your Money Back gives families something priceless: the freedom to hope, without fear of financial ruin.

5. Outline the market performance, critical reception, and customer satisfaction with the product or service to date. State monetary or unit sales figures to date, if possible, and how they compare to expectations or past performance. Provide links to laudatory product or service reviews. Include some customer testimonials, if applicable. (up to 350 words):

**Total 127 words used.**

The response was immediate. Within 24 hours there were 100+ inbound leads, exceeding quarterly expectations in the first week. The launch also featured extensive media coverage in Today Show, Fortune, Forbes, TechCrunch, Entrepreneur, Healthcare Dive, Femtech Insider, and more, as well as key content creators.

The launch strengthened Future Family's position as the leader in fertility financing, and helped the company secure \$400M in forward flow capital from Clear Haven Management, put towards funding more families across the U.S. and expanding access to IVF.

To date, Baby or Your Money Back has received over 1500 applicants and has over 600 approved families for coverage. This represents over \$18M in coverage or GWP, all secured without any formal marketing push. (This data is confidential for the moment).

6. Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words):

**Total 136 words used.**

Today Show Coverage: <https://www.today.com/video/new-insurance-policy-launches-to-cover-fertility-treatments-234567237779>

Fortune: <https://fortune.com/2025/02/19/ivf-insurance-future-family-fertility-money-back/>

Forbes: <https://www.forbes.com/sites/geristengel/2025/03/12/ivf-insurance-makes-fertility-more-accessible/>

TechCrunch: <https://techcrunch.com/2025/02/19/ivf-insurance-startup-future-family-promises-a-baby-or-your-money-back/>

Entrepreneur: <https://www.entrepreneur.com/starting-a-business/future-familys-founder-talks-ivf-insurance-baby-guarantee/489576>

Dealmakers Podcast: <https://podcasts.apple.com/us/podcast/claire-tomkins-on-raising-over-%24500-million-to-build/id1439149348?i=1000709429098>

Lenders on Lenders Podcast: <https://open.spotify.com/episode/5fN3Z6S0ntrQBvhX8UkiWR?si=2g3Ubi4FSO-1Y69uWZG9ZQ>

Patient Story 1: <https://www.localmemphis.com/video/news/local/tennessee-set-to-become-first-southern-state-to-protect-ivf-access-contraception/522-224ec4ea-4477-4419-b7ed-d7004ade991d>

Patient Story 2: [https://www.jonesborosun.com/news/you-re-not-alone-northeast-arkansas-woman-opens-up-about-ivf-stigma-in-the-rural/article\\_728374c8-4e5b-571e-895f-d160f9f44141.html](https://www.jonesborosun.com/news/you-re-not-alone-northeast-arkansas-woman-opens-up-about-ivf-stigma-in-the-rural/article_728374c8-4e5b-571e-895f-d160f9f44141.html)

Content Creator Joanna Olandt: <https://www.tiktok.com/@joannaolandt/video/7473180501092830510>

Content Creator Fallon Noble: <https://www.tiktok.com/@whatwouldfallonwear/video/7473253759934565662>

Content Creator Britt: <https://www.tiktok.com/@myprettyinfertilelife/video/7473225343558618410>

Content Creator The IVF Warrior: [https://www.instagram.com/reel/DGTfxACS\\_KM/?igsh=MXg5dHhodnQ3d2YyZA%3D%3D](https://www.instagram.com/reel/DGTfxACS_KM/?igsh=MXg5dHhodnQ3d2YyZA%3D%3D)

Claire on California IVF Laws: [https://www.linkedin.com/posts/future-family\\_were-so-proud-to-see-our-founder-and-ceo-activity-7346673606350774272-lxGB/?utm\\_source=share&](https://www.linkedin.com/posts/future-family_were-so-proud-to-see-our-founder-and-ceo-activity-7346673606350774272-lxGB/?utm_source=share&)

Launch Video: <https://www.youtube.com/watch?v=DFiAGBXhIOU&>

These videos and articles all showcase the positive nationwide response to the IVF insurance launch, and speak to Claire's vision as a leader and pioneer in the fertility financing industry.

## Attachments/Videos/Links:

[Future Family's Baby or Your Money Back IVF Insurance](#)



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