

Surrogacy is firmly legal in California, and Riverside County follows the same surrogacy-friendly framework that has made the state one of the most popular destinations for intended parents worldwide. That said, legality alone does not make the process simple. The mix of medical treatment, contracts, court orders, emotional stakes, and money can overwhelm anyone who tries to piece it together from Google searches.

I work with families and surrogates who live in or near Riverside, and I see the same pattern over and over: people start out asking, "Is surrogacy legal in California?" and within a week they are asking about insurance coverage, agency fees, and whether they really need a lawyer. The answers are connected. Understanding the legal structure helps you make smarter choices about agencies, costs, and timelines.

This guide walks through how surrogacy works in California, what is specific to Riverside County, and what you should watch for as an intended parent or potential surrogate.

Yes, surrogacy is legal in California

California is widely considered one of the most supportive states in the United States for gestational surrogacy. That is not marketing language from agencies; it is based on decades of case law and specific statutes.

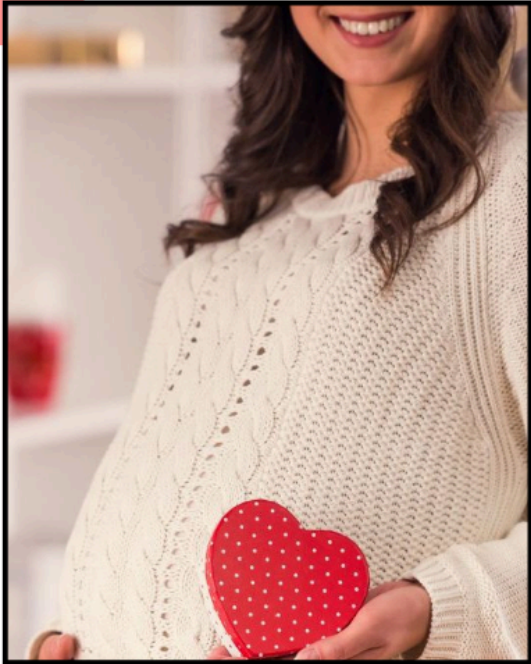
California law recognizes [Southern California Surrogacy Riverside Best Surrogacy Agencies](#) written surrogacy agreements for gestational surrogacy and sets out basic requirements for those contracts. Courts in Riverside County regularly issue pre-birth or post-birth parentage orders that name the intended parents as the legal parents, rather than the surrogate.

RIVERSIDE SURROGATE REQUIREMENTS



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In practical terms, this means:

- Intended parents, including single parents and same-sex couples, can enter into compensated gestational surrogacy arrangements.
- Judges are familiar with surrogacy cases, so parentage orders are routine if the legal requirements have been followed.
- Hospitals in Riverside County are accustomed to seeing parentage orders and usually know how to handle birth certificate paperwork for surrogacy cases.

Traditional surrogacy, where the surrogate uses her own egg, is treated more cautiously in California. It is not outright illegal, but it carries significantly greater legal risk because the surrogate is also a genetic parent. Almost all reputable surrogacy agencies and fertility clinics in Riverside and across California work exclusively with gestational surrogacy.

Gestational vs traditional surrogacy

Understanding the difference between gestational and traditional surrogacy is not just academic. It shapes the entire risk profile of the arrangement.

In gestational surrogacy, an embryo is created through IVF using the eggs and sperm of the intended parents or donors. The surrogate carries a baby with whom she has no genetic link. California law expressly recognizes written gestational surrogacy contracts that meet certain requirements, and it provides a clear route to parentage orders.

In traditional surrogacy, the surrogate uses her own egg, typically via intrauterine insemination. She is biologically related to the child. While California does not forbid traditional surrogacy, there is no comparable statutory framework, and disputes can be more complicated because the surrogate has a genetic connection. Many lawyers will not draft traditional surrogacy contracts, and insurance and clinic policies are often stricter.

In Riverside practice, gestational surrogacy is the norm. If you encounter someone suggesting traditional surrogacy as a simple, lower cost alternative, ask very direct legal questions. The short-term savings rarely justify the long-term risk.

Who can use a surrogate in California and in Riverside?

California does not restrict surrogacy to married heterosexual couples. In Riverside County, intended parents who use surrogacy may be:

- Married or unmarried
- Single individuals
- Same-sex couples or different-sex couples
- California residents or people who live in another state or country

What matters to the court is that there is a valid surrogacy agreement that complies with state law, that at least one party has the required connection to California, and that the baby is delivered in a California county, such as Riverside County.

Same-sex couples routinely use surrogacy in California. Courts are used to parentage orders listing two mothers, two fathers, or one parent where that reflects the family. You do not need to be married, although marriage can simplify certain downstream issues such as immigration or parental rights recognition overseas.

Single intended parents also use surrogacy services and surrogacy agencies in Riverside and nearby cities. The key requirements tend to revolve around financial stability, practical support during and after the pregnancy, and

psychological readiness, rather than marital status.

Legal requirements for surrogacy in California

California law sets out core requirements for gestational surrogacy contracts. You should always discuss your specific situation with an experienced surrogacy lawyer, but as a practical overview:

The contract must be in writing and signed before any embryo transfer. It has to identify the intended parent or parents, confirm that the surrogate agrees to become pregnant using assisted reproduction, and set out how medical decisions, compensation, and expenses will be handled.

Each party must have independent legal counsel. That means the intended parents have their own attorney, and the surrogate has her own separate attorney, each licensed in California. One lawyer cannot represent both sides.

Attorneys must review and sign declarations stating that the agreement meets statutory requirements. These declarations are often submitted to the court when the parentage order is requested.

The agreement should address compensation, insurance coverage, risks, and what happens if there are complications, a multiple pregnancy, or disagreements about medical decisions.

In Riverside County, judges expect to see a clear, compliant surrogacy agreement and attorney declarations when they review petitions for parentage. If documents are prepared correctly, parentage orders are typically granted without a hearing, or after a short, straightforward hearing.

Who are the legal parents in a surrogacy arrangement?

In gestational surrogacy, the intended parents are recognized as the legal parents once a court issues a parentage order. That can occur before birth (a pre-birth order) or after birth (a post-birth order), depending on timing and the judge's preferences.

The surrogate is not the legal mother, even though she delivered the baby, as long as there is a valid, compliant surrogacy agreement and the court issues the appropriate order. Her name usually does not appear on the final birth certificate. In some cases, there may be a temporary record at the hospital that is later corrected once the parentage order is processed.

If donor eggs or donor sperm were used, the donors do not have parental rights as long as donations were done through proper consents and recognized medical procedures. California treats intended parent status as a function of intent and contract in these cases, rather than purely genetics.

In traditional surrogacy, things are more complicated because the surrogate is a genetic parent. That is one of the main reasons most Riverside surrogacy agencies will advise against traditional arrangements.

Do you need a lawyer for surrogacy?

You should not attempt surrogacy in California without legal representation. State law essentially requires lawyers on both sides: one for the intended parents and one for the surrogate. Courts in Riverside are not impressed by do-it-yourself contracts downloaded from the internet.

A good surrogacy lawyer in California will:

- Draft or review the gestational carrier agreement so it complies with state law.
- Coordinate with the agency and clinic to ensure timing lines up with contract signing and embryo transfer.

- File the petition for parentage in the appropriate county, often Riverside if that is where the baby will be born.
- Help with vital records and ensure the birth certificate correctly lists the intended parents.

People sometimes ask whether they can skip an attorney if they work with a surrogacy agency. The answer is no. Agencies are not law firms. They cannot give legal advice or file court papers on your behalf, even if they have in-house staff who are very experienced.

For the surrogate, independent counsel is equally important. A good attorney protects her rights around medical decision-making, selective reduction or termination, insurance coverage, lost wages, and what happens if the intended parents' circumstances change mid-pregnancy.

What rights does a surrogate have in California?

A surrogate is not a passive passenger in this process. California law and good practice recognize her as a full participant with specific rights.

She has the right to independent legal counsel, paid for by the intended parents, but chosen by her. She has the right to thorough medical screening, psychological assessment, and informed consent. She also retains the right to make decisions about her own body, including decisions around medical procedures recommended during pregnancy.

The contract will address how the parties intend to approach situations like multiple embryos, selective reduction, or pregnancy termination for medical reasons. Courts are wary of any contract language that attempts to completely strip decision-making from the surrogate, because bodily autonomy remains hers.

She also has rights around compensation and expenses. In Riverside practice, gestational carriers receive a base compensation that is paid in installments during the pregnancy, plus additional payments for invasive procedures, maternity clothing, travel, and lost wages. Those terms are negotiated and clearly spelled out in the contract.

Requirements to become a surrogate in California

Surrogacy agencies and fertility clinics set screening standards that are similar across California, including Riverside County. Specific criteria vary a little, but most agencies look for:

- Age typically between about 21 and 40.
- At least one prior uncomplicated pregnancy and delivery.
- A healthy BMI within the clinic's range.
- Non-smoker, no illicit drug use, limited or no alcohol during the process.
- Stable living situation and support system.

Medical conditions such as uncontrolled hypertension, certain autoimmune disorders, serious mental health conditions without stability, or a history of severe pregnancy complications often disqualify someone from being a surrogate. A previous history of preeclampsia, preterm birth, or multiple C-sections can be a red flag, although it is not always an automatic bar.

Psychological readiness matters just as much as physical health. Clinics and agencies will provide a mental health evaluation. They want to see that the surrogate understands the emotional dynamics, has realistic expectations, and can handle the demands of pregnancy while caring for her own family.

Surrogates in California can choose who they carry for, within reason. Most agencies use a mutual matching process. The surrogate reviews intended parent profiles and vice versa. Both sides have a say before committing.

How much do surrogates make in Riverside and California?

Compensation varies with experience, whether the surrogate has been a carrier before, the number of previous pregnancies, and the specific agency or independent arrangement.

As a general ballpark in recent years:

- First-time gestational carriers in California might receive a base compensation in the range of roughly \$45,000 to \$65,000.
- Experienced carriers may receive higher base compensation.
- Additional fees may be paid for embryo transfer, invasive procedures, C-section, carrying twins, bed rest, or lost wages.

In Riverside County, compensation tends to follow broader California market rates, with some adjustments for local cost of living. Intended parents should expect that the total surrogate compensation package, including base pay and benefits, will be a substantial part of the overall surrogacy cost.

Reputable agencies structure payments through an escrow account managed by a licensed escrow company or law firm, rather than paying the surrogate directly out of the intended parents' personal bank account. That protects both sides.

Surrogacy agencies vs independent surrogacy

One of the first financial and strategic decisions is whether to work with a surrogacy agency or attempt an independent arrangement.

In an independent surrogacy, intended parents and a potential surrogate find each other on their own, usually through personal networks or online forums. They then hire lawyers, handle screening, and coordinate everything themselves.

An agency provides matching services, initial vetting of surrogates, coordination of medical appointments, psychological and social support, escrow coordination, and ongoing case management from match to delivery. In Riverside County, many intended parents work with agencies that are based in Los Angeles, Orange County, San Diego, or elsewhere in California but have matches delivering in Riverside hospitals.

People often ask, "Are surrogacy agencies worth it?" The honest answer is that for most intended parents and most surrogates, yes, because the complexity is high. Agencies add cost, but they reduce the risk of mismatched expectations, incomplete screening, and logistical failures. However, an independent journey can work well when both parties are highly organized, have strong legal and clinical teams, and are comfortable taking on management tasks.

How much does surrogacy cost in California?

Total surrogacy costs in California typically fall somewhere in the broad range of \$120,000 to \$200,000 or more. Riverside intended parents are generally in that same range. The variation comes from clinic fees, agency fees, insurance, whether donor eggs or sperm are used, and how many IVF cycles are needed.

Surrogacy agency fees can range, roughly, from about \$20,000 to \$40,000 depending on the agency's structure and services. Those fees often cover matching, intake, coordination, surrogate support, and case management.

Other components of cost include:

- Fertility clinic fees for IVF and embryo transfer.
- Surrogate compensation and allowances.
- Legal fees for both sides and court filings.
- Insurance costs, including maternity coverage if the surrogate does not have a suitable policy.
- Travel expenses if the clinic and surrogate are not in the same city.

When people ask what is included in surrogacy agency fees, they are usually trying to understand whether an agency fee duplicates clinic or legal work. A well structured agency fee should focus on non-legal, non-medical coordination and support: screening, matching, scheduling, communication, basic education, and troubleshooting. Legal and medical services should be billed separately by the professionals who provide them.

Is surrogacy covered by insurance in California?

There is no blanket rule that surrogacy is covered by insurance in California. Instead, coverage depends on individual policies.

Some policies that cover IVF may help intended parents with the cost of creating embryos, especially if they have an infertility diagnosis and employer-sponsored plans with generous fertility benefits. That part is separate from maternity coverage for the surrogate.

The surrogate might have her own health insurance that covers pregnancy and delivery, but some policies exclude surrogacy pregnancies, particularly certain individual marketplace plans or employer plans with specific carve-outs. In other cases, the policy does cover the pregnancy, but the intended parents must reimburse the surrogate for co-pays, deductibles, and uncovered expenses.

Where there is no usable existing coverage, intended parents sometimes purchase a policy specifically for the surrogacy pregnancy, or they use specialized surrogacy insurance products. These options can be expensive, but they help manage the financial risk of complications.

It is vital to have an experienced insurance professional or benefits specialist review all policies before embryo transfer. Guessing wrong can add tens of thousands of dollars in unexpected bills.

Are there financing options for surrogacy?

Because surrogacy costs in California and Riverside are high, many intended parents piece together multiple funding sources. These may include personal savings, help from family, fertility grants, medical loans, home equity loans, or employer fertility benefits.

Some agencies and clinics have relationships with fertility finance companies that provide personal loans or payment plans. Others offer phased payment schedules that track specific milestones in the process.

When considering financing options for surrogacy, look carefully at interest rates, whether the loan is secured or unsecured, and what happens if cycles fail and the journey takes longer than expected. It can be tempting to overextend financially in the hope of speeding things up, but that stress can weigh heavily during an already emotional process.

How the surrogacy process works in Riverside

Every journey looks slightly different, but the core steps of surrogacy in California, including Riverside County, are fairly consistent. The order of some steps can vary depending on whether you already have embryos and whether

you are working with an agency.

Here is a simplified version of the sequence many Riverside families experience:

1. Initial planning and clinic choice, including fertility evaluation and, if needed, creation of embryos.
2. Matching with a surrogate through an agency or independently, followed by medical and psychological screening.
3. Legal contracts, with separate attorneys for the intended parents and the surrogate.
4. Embryo transfer and pregnancy care, coordinated between the fertility clinic and the surrogate's obstetric provider.
5. Parentage order in court, then birth, hospital coordination, and post-birth legal and administrative details.

People often ask how long the surrogacy process takes. From first serious inquiry to bringing a baby home, a realistic range is 15 to 24 months. Factors that affect timing include how quickly embryos are created, how long it takes to match with a surrogate who feels like the right fit, and whether the first transfer results in a successful pregnancy.

Matching times vary. In California, some intended parents are matched within a few months, particularly if their preferences are flexible. Others wait nine months or more if they have narrow criteria for location, number of previous pregnancies, or other factors. Riverside residents sometimes widen their search to agencies across the state to shorten the wait.

How to choose a surrogacy agency in Riverside or nearby

There is no single best surrogacy agency in Riverside. There are several strong agencies that regularly coordinate journeys with deliveries in Riverside County hospitals, even if their headquarters sit in another city. The right agency for you depends on your priorities, budget, and personality.

When intended parents ask, "How do I find a reputable surrogacy agency near me?", I usually suggest a combination of direct research and professional referrals. Look at agencies that:

- Have a solid track record with California cases and understand Riverside County courts and hospitals.
- Provide transparent fee structures and written descriptions of what is included.
- Screen surrogates thoroughly, not just with a quick questionnaire.
- Maintain reasonable surrogate-to-case ratios for their coordinators so your journey is not one file among hundreds.

Conversations matter more than websites. Pay attention to how the agency responds when you ask about risks, failed cycles, or past disputes. A reputable agency is willing to talk about what happens when things do not go smoothly.

Smart questions to ask a surrogacy agency

When you interview agencies, you learn more from specific, grounded questions than from broad "are you good at this" conversations.

Here is a concise set of questions that usually reveals a lot:

- What percentage of your current cases deliver in Riverside County or nearby, and how familiar are you with local hospitals and courts?

- How long does it typically take your clients to be matched with a surrogate who meets their criteria?
- What is included in your agency fee, and what services or costs are specifically not included?
- How do you screen potential surrogates medically and psychologically, and at what point do intended parents see those records?
- How do you handle situations where the surrogate or intended parents want to change or end the match before pregnancy?

Trust your instincts as you listen. A strong agency explains details clearly, does not dodge tough questions, and is realistic about timing and success rates.

Independent surrogacy vs agency: weighing the difference

The difference between an agency and independent surrogacy comes down to who is doing the administrative and emotional labor.

In an agency journey, the agency handles matching, much of the early screening, logistics, and coordination. Intended parents still deal directly with their lawyer and clinic, but they have a central point of contact who shepherds the process. For surrogates, an agency provides support, education, and a buffer if awkward conversations arise around expectations or money.

In an independent journey, the intended parents and surrogate take on those roles themselves. They may save the agency fee, but they must be comfortable navigating matching, scheduling, conflict resolution, and emergency issues with fewer buffers. Some independent journeys in Riverside go wonderfully, especially when both sides are organized and communicate well. Others stall because one party underestimates the workload.

Neither path is inherently right or wrong. It is a question of personality, appetite for project management, and available time.

What is the success rate of surrogacy?

Surrogacy success rates depend on several factors: the age and health of the egg provider, embryo quality, the surrogate's health, and the clinic's protocols. Modern IVF with screened embryos has relatively high success rates per transfer, especially when using younger eggs or donor eggs, but no arrangement can guarantee a baby.

Fertility clinics will share their pregnancy and live birth statistics for IVF and embryo transfers, which provides a rough indicator. Agencies sometimes quote general "journey success" numbers, but those are less standardized.

For intended parents in Riverside, the main takeaway is that there is usually a meaningful chance that the first embryo transfer does not result in a live birth, even in very well managed cases. Planning emotionally and financially for more than one transfer is wise.

Why California, and Riverside in particular, attract surrogacy journeys

California's appeal for surrogacy is built on three pillars: clear law, established practice, and inclusive eligibility for who can be an intended parent. Riverside County benefits from that framework while offering access to major fertility clinics in neighboring counties, a diverse pool of potential surrogates who live in the Inland Empire and surrounding areas, and hospitals familiar with surrogacy births.

For intended parents, the combination of legal predictability and local experience means fewer unpleasant surprises. For surrogates, California's structure offers meaningful legal protection and a well understood pathway,

rather than improvisation.

If you are just starting to explore surrogacy in Riverside, focus first on understanding the legal landscape, then on choosing your core team: fertility clinic, surrogacy agency or independent path, and experienced California surrogacy attorneys for everyone involved. With that foundation in place, the countless details of the process become manageable steps instead of constant crises.