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To: Senate Healthcare Committee

Via email: shc.exhibits@oregonlegislature.gov

March 11, 2019

Dear Senate Healthcare Committee,

Thank you for allowing me to give my testimony in person today at the hearing for SB242. I am submitting my written testimony, as my time for oral testimony was cut short today. My name is Carey Flamer-Powell. I am a resident of Beaverton, Oregon. I am an experienced gestational surrogate, and the Founder and Director of All Families Surrogacy, a surrogacy agency based in Beaverton. I am also the co-founder and co-chair of the Oregon Surrogacy Professionals Association ("OSPA").

After completing my own family, I became a gestational surrogate in 2013, because I wanted to help another family experience the joys of parenthood. I carried a beautiful little boy for his wonderful mothers: both of whom have medical conditions preventing them from carrying their own child safely. I was lucky to have my own private health insurance at the time, which did not exclude surrogacy. It was so comforting to know that I had excellent medical care, and that the medical costs for my prenatal, delivery and postpartum care were covered during my surrogacy pregnancy, just as they were when I was pregnant with my own daughter. I know that is was also comforting for the couple whose child I was carrying, as they had spent their life savings going through the IVF process to create their embryos, and to afford the surrogacy process itself.

Shortly after my personal surrogacy journey ended in 2014, I founded my agency, All Families Surrogacy. The large majority of the surrogates we work with live in Oregon. One of the main hurdles we have experienced from an agency perspective has been obtaining quality and affordable insurance for surrogates.

When I became a surrogate, there were several surrogacy friendly health insurers available in Oregon. As an agency owner, I have watched that number dwindle down to exactly one remaining insurance company in 2019 -- and even that company has ambiguous lien language in its policy, stating it can impose a lien against the surrogate's compensation to recoup the cost of her medical care. The cost of a surrogacy journey can

easily range between $100,000 to $150,000. A separate health insurance policy for the surrogate can add anywhere from $7,000 - $50,000 to this total, depending on where the surrogate lives and what kind of plan is purchased. More details about the specific costs and insurance options can be found in the letter of testimony submitted to the committee today by the Oregon Surrogacy Professionals Association.

There is significant cost, time and effort required of the surrogate, the parents and the agency in having to find, evaluate, and manage a separate health insurance. Some of our potential parents have even decided to pursue surrogacy in other countries that are legally and ethically less than desirable – and sometimes even dangerous -- due to the high cost of insurance and lack of options in Oregon.

It is my belief that surrogates and parents deserve access to quality, affordable health insurance for their pregnancy and delivery. A pregnant woman should not face discrimination when purchasing health insurance, just because the child she is carrying is not biologically hers. Quality and affordable medical care should not be reserved only for those lucky enough to carry their own biological children.

Thank you for realizing how important this issue is to so many. Senate Bill 242 would solve an issue that is currently an undue burden to many Oregon residents. The passing of this bill would allow surrogates to bring healthy babies into this world for their parents, who have already gone through so much to have them. I wholeheartedly support Senate Bill 242. Thank you.

Sincerely,

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