

Submitter: Nick Haskins  
On Behalf Of: Nicci Schaefer-Limbach  
Committee: Senate Committee On Health Care  
Measure: SB1530

Hello,

My name is Nicci Schaefer-Limbach and I live in Eugene, Oregon with my husband. We started trying to have a baby in 2017 and were so excited. Unfortunately, that pregnancy ended with a ruptured ectopic pregnancy that requires emergency surgery. An ectopic pregnancy is a non-viable pregnancy due to it being in the wrong spot and is life threatening (the number one cause of pregnancy related death in the 1st trimester) I was left with one tube, medical trauma and debt. It took years for us to heal from the trauma of that but eventually we tried again in 2020. We fell pregnant in May of 2021. That pregnancy also ended with a ruptured tube and led to another emergency surgery. I had surgery to remove my damaged tubes, which led to an endometriosis diagnosis and was told that it was no longer safe to try to conceive naturally.

This led to an IVF road and 30,000 in debt.

My story is a prime example of it being more affordable to insurance companies if they would have covered IVF. If I had the option to have covered IVF after my first ectopic, I would have taken it in a heartbeat. But because I did not have that option, I tried naturally again, which led 2 more emergency surgeries. Due to my infertility, my ectopics and surgeries have cost insurance over 150,000 vs 15,000-30,000 to do IVF.

My husband and I both work in non-profit social work, which is not a well compensated position. But we spend our days trying to keep families together. It is a special kind of pain to support families while not feeling supported in your own family building efforts.

Infertility is medically classified as a disease by the AMA, SART, WHO, so it is rather confusing to not be able to seek covered treatment for your specific disease.

Paying for one cycle of IVF meant taking out a loan on our mortgage. It meant sucking our pride up and doing a gofundme. It meant draining all of our savings and resources. IVF statistically takes 3 tries. If this cycle doesn't work we will be left with having exhausted all of our resources, we will be left heartbroken and we will be left childless.

What I can tell you, is that we need to support the people that are willing to do this

much to have a family. Because these are the people we want to see raising the next generation.

Thank you for listening to the short version of my story.

I am happy to speak on any of my experiences. No questions are too personal.

Please consider supporting this bill. It would be life changing for many of us.

Nicci