Dear Committee Members,

As an Oregon resident who cares deeply about those struggling to build their family in our state, I strongly urge you to pass the infertility insurance bill before you, which will help Oregonians build their families when faced with cancer or other conditions that can cause infertility. Oregon families need your support now.

I need your support, along with the 1 in 8 couples in our state living with the disease of infertility and the thousands of Oregonians diagnosed with cancer during their reproductive years.

Our infertility journey started not long after we got married in 2018. By January 2019, I knew something wasn't right and went to visit my regular OB/GYN. We spent months doing testing trying to figure out what was going on with my body and why I was struggling to get pregnant. I felt fortunate that my husband and I both have wonderful jobs and are both double covered by each other's insurance plans (BCBS x2). FELT being the key word. The moment PCOS was written on my chart, and infertility became the diagnosis code for why the testing was being performed, insurance didnt matter.. everything was paid for out of pocket.

After 5 unsuccessful rounds of ovulation inducing medication, I was referred to ORM in Portland for Infertility. After consults, additional testing and three IUI's we received the best news anyone could ask for... we were pregnant!! We graduated from ORM at 9 week 2 days. Unfortunately our infertility journey was only beginning. We had a missed miscarriage at 14 weeks.

After taking the time my body needed we were back at ORM trying to start our family. After some more failed IUI's and additional testing, we proceeded with our first round of IVF. Like any clinic in the US, we needed to pay a deposit for the IVF cycle before we could begin. \$18,675.00. \$18,675.00 was our deposit. I have worked my entire adult life, my husband the same. To a couple who work 40+ hours a day, make decent money, try to spend responsibly, volunteer coaches youth sports in their free time, serve as a board member of a non-profit... our whole world stopped and then revolved around trying to figure out how to pay this deposit. We saved, we borrowed from family, we made sacrifices, we paid for it. This amount did not include the \$4,995 we paid for IVF Medication, that we had to pay out of pocket as well.

Because I cannot get pregnant without medical intervention, I am forced to pay 100% out of pocket for the CHANCE to get pregnant. Did you know that it costs me \$91 to take a blood pregnancy test because I have been diagnosed with infertility? If I was able to get pregnant at home, the "old fashion" way, my insurance would cover that pregnancy test 100%. Can you tell me how that's possible?

I track every penny spent on our infertility journey. This year alone we have spent \$32,648.12 all because my body cannot do what it was created to do without the doctor's help. I feel so fortunate we were able to afford this one round of IVF. However, I know that we will never be able to do this again, if our embryos do not take.

I'm not asking for a handout. I believe in working hard for the things you want to achieve. But I struggle everyday wondering how on earth it is not a requirement for insurance to help cover some of the costs of infertility to those who truly need the help. This diagnosis and this struggle is not something I would ever wish upon anyone. But I ask you to please, please try to put yourself in the shoes of the 1 in 8 couples in Oregon who are desperately doing everything in their power to create a family, with the added stress of paying out of pocket for something out of their control.

It is time for Oregon to update its insurance laws to include coverage for the standard of care for patients with infertility and those diagnosed with cancer or other conditions that may cause infertility. By passing this pro-family legislation, Oregon will join 19 other states across the nation that help hardworking families get access to medically necessary treatments while only minimally impacting insurance premiums, if at all. States with IVF insurance have lower rates of multiple births than states without IVF coverage, and lowering multiple births decreases overall health care costs and results in healthier babies and healthier moms.

Please support Oregon families by moving this pro-family bill forward. Thank you!

Sincerely,

Danielle O

i am: 1 in 8 1 in 4