

Submitter: Nick Haskins
On Behalf Of: Chelsea Casey
Committee: Senate Committee On Health Care
Measure: SB1530

Dear Committee Member,

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

I am part of the 1 in 8 couples in our state living with the disease of infertility. I have needed, and will need your support in the future, along with thousands of Oregonians diagnosed with illnesses impacting fertility during their reproductive years to continue to grow my family.

My partner and I spent a year trying unsuccessfully to get pregnant. After I received a diagnosis of Polycystic Ovarian Syndrome (PCOS), we were excited to be able to get the proper support to grow our family. My partner and I are lucky enough to be offered health insurance coverage through his employment, and since it's very expensive each month, nearing \$600 out of pocket, we assumed we'd have access to the help we needed. In digging deeper into our insurance coverage, we had infertility benefits! However, they were not so straightforward - we needed to complete 3 rounds of intrauterine insemination (IUI) before our insurance company would cover in-vitro fertilization (IVF). Additionally, the IVF benefit was capped at \$10,000 - meaning if we needed to use it, it would still cost us upwards of an additional \$10,000-\$15,000 to start our family. Following the direction of insurance, we spent the next year doing all preconception testing, appointments, and completing the required 3 IUI's. On our last IUI attempt, we conceived our son, born in December 2021.

While it sounds simple, there is an extensive amount of preconception testing, additional support measures, and "uncovered services" that go along with this process. Each round of IUI, and the cycles between/around them, came with an out of pocket cost of at least \$750 each, excluding any missed work income from attending the many appointments. The cost of infertility is so, so great - financially and emotionally, and it's not something I or my partner chose, caused, or should have to shoulder alone.

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 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,
Chelsea Casey