

Submitter: Nicci SchaeferLimbach
On Behalf Of: Sb491
Committee: Senate Committee On Health Care
Measure: SB491

Hello,

Thank you for taking the time to read this. My name is Nicci Schaefer-Limbach and I am asking you to support SB 491.

I testified in support of fertility coverage last year. For me, things looked very different. Last year I was in the thick of my first IVF cycle. Today, I am holding my IVF miracle baby. What I can tell you, is that I am lucky. I am lucky that I had enough credit to take out a massive loan, I am lucky I had friends and family donate and share our go fund me and I am lucky that our embryo transfer worked the first time.

We dealt with 5 years of infertility. My story is a great example of if insurance would have covered me in doing IVF, they would have saved money. We started trying in 2017 and fell pregnant right away. Unfortunately this pregnancy ended in an emergency ruptured ectopic requiring emergency surgery. An ectopic pregnancy is leading cause of pregnancy related death in the first trimester. If I had the option to have a covered IVF cycle after my first ectopic, I would have taken that option in a heartbeat. Unfortunately that wasn't the case and I went on to have a 2nd ruptured ectopic pregnancy. 3 Reproductive surgeries later, which cost insurance over 150,000 we were initiating our IVF journey.

Infertility is a disease and is recognized by all major medical associations and providers as such so it's rather confusing that non-medical professionals get to dictate what is covered and what is not.

What's even more confusing is the double standard of whats covered. Many insurance cover breast implants for a woman who had breast cancer, but won't cover infertility treatment for a woman with reproductive cancer or who has undergone chemo. While I think all of these should be covered because it impacts a persons quality of life and their physical and mental health, it kind of shows what we value in society.

I am urging you to please support this bill. Be part of the solution in providing **EQUITABLE REPRODUCTIVE COVERAGE FOR ALL.**