

Submitter: Rachel Hein  
On Behalf Of:  
Committee: House Committee On Behavioral Health and Health Care  
Measure, Appointment or Topic: HB2959

Hi,

I am contacting you today as a constituent to request your support for House Bill 2959 - mandating insurance coverage for infertility treatment.

This will be the third time a bill has been introduced to cover treatment for necessary medical care. It baffles me that insurance companies can get away with refusing to cover treatment for medical conditions, which is the basis of medical insurance. It seems outdated and unethical that in 2025, there is still no federal coverage requirement, let alone state requirements for treatments to be covered. The state of Oregon has a history of ensuring access to medical care for its citizens, access and coverage for abortion services, measure 211 to provide access to affordable healthcare as a right in the state constitution, and other measures to show the importance and necessity of medical treatment. How is the coverage for infertility treatment - which is based on medical conditions beyond the control of the individual - any less important? There are now 11 states that require insurance to cover necessary infertility treatment, and the state of Washington has introduced a similar bill that appears likely to pass. Oregon must be a leader in protecting and ensuring its citizens' right to appropriate and affordable health care.

IVF coverage insurance is incredibly expensive for those who do not have insurance coverage. An egg retrieval in the Portland area runs between \$15,000-\$25,000 before medication, which averages several thousand dollars more. That does not include embryo transfers, transfer medications, uterine evaluations before transfer, suppression medications for endometriosis, PGT-A testing for those with recurrent loss, and PGT-M/PGT-SR testing for those with genetic conditions that can be passed on. It takes an average of three transfers for success. It is unreasonable to expect any normal person to be able to afford those out-of-pocket expenses without undue hardship.

My husband is a union member and, therefore, cannot just change employers to access infertility coverage; the health insurance is the same across the entire state. To afford IVF coverage, we had to travel out of the state for three weeks to stay with relatives to afford the opportunity to expand our family - no guarantees of success in IVF. As someone with a diminished ovarian reserve and endometriosis - all conditions outside of my control - the egg retrieval results were disappointing, and I ultimately ended up with a single miscarriage. That means to try again; we have to do

that all over again because we cannot afford IVF in the state we live in. We get to pay another \$10,000 to hopefully not just end up with another miscarriage. After three losses, we should be doing PGT-A testing, but that is another cost burden, so we'll go forward without testing with the possibility of another loss - a physical and mental burden, all because insurance gets to decide this medical condition does not need to have treatment covered.

Given the concerning views some of the Republicans and Trump administration officials have towards IVF, traveling out of state to receive IVF is scary. It presents many unknowns about the choices I will have in my reproductive care, embryo decisions, and my choices for treatment for another loss. This can be alleviated by the representatives of this state showing their commitment to affordable healthcare access to Oregonians by voting yes on this bill.

I hope you will support this bill, as there are thousands of other stories of families like mine who cannot afford to expand their families and are affected by the choices of their representatives.

Thanks,  
Rachel Hein