

Chair Nosse, Vice Chairs Nelson and Diehl, and Members of the committee, thank you for your time and the opportunity to testify in support of HB 4155. For the record, my name is Stacy Ochoa.

I come before you today as an infertility patient, heartbroken that I continue to have to testify year after year asking the legislature to move mandates relating to coverage while Oregonians faced with infertility lose very precious and very finite time, to build families. As you are aware, PEBB began including these benefits at a generous level in 2021, but did not include the Educator Benefit Board – an oversight that must be corrected and a critical step in moving towards offering these benefits to all Oregonians. If employees of this state deserve access to this care, surely those in our education system, and ultimately, all Oregonians, deserve the same.

There is a staffing crisis in our school system – teachers are underpaid and regularly overburdened with providing for their classrooms. Many are leaving the profession citing the high cost of healthcare that outpaces their raises. I am not a teacher myself, but I want to share a small bit of one teacher's story, who could not be here today: Kelsey has been a teacher in the Salem-Keizer School District for 19 years, paying into an insurance plan that she rarely had a need to use. When she and her husband wanted to expand their family several years ago, they were met with unexpected secondary infertility, facing multiple miscarriages and delays due to retained fetal tissue and ongoing procedures and testing. After paying out of pocket for 3 lesser and unsuccessful IntraUterine Inseminations, they were faced with the fact the IVF was necessary. The only way to access this care was by taking a HELOC loan against their home. She recalls being told by a pharmacist that attempting to use her benefits for needed medications would nearly double the cost, and therefore out of pocket pay was again their only option. Kelsey was incredibly lucky to have just one canceled cycle, followed by one retrieval and transfer of her only viable embryo, which resulted in her beautiful 10 month old baby girl. The total of their very lucky first cycle success came at a cost of \$40,000. Kelsey often considered leaving her job as a teacher to work for Starbucks or a Tractor Supply, where they have coverage for fertility care. Her final remark to me was this is just yet another way to lose great teachers, as the benefits needed just aren't being offered to those in the field. It feels criminal to me that we don't care better for those that teach and care for the kids in this state.

In 2017 RHEA was passed to cover most reproductive health services, but notably left out infertility. WHY, when classified as a disease by the AMA, is this coverage continually pushed aside, leaving the high-cost burden and therefore access to treatment available only to those with enough financial privilege? Oregon prides itself on being a leader in reproductive health care, but reproductive justice doesn't exist when we fail to cover the full spectrum of care, and that includes fertility. We aren't leading, we're behind the curve. 25 other states with IVF coverage mandates clearly show that the path to this coverage exists. Further, the continued excuse of being too costly is a serious lack of knowledge on this issue. It is attainable, even being shown to be a cost savings to insurance companies when patients can access the care recommended by their medical team in a timely manner. This information is readily available in real world data from other states that have led the way.

This won't be the final step in gaining coverage for the over 100,000 Oregonians faced with this disease, but it is a necessary step towards more equitable access to health care, and our teachers and those within our school systems deserve the legislature's action on this issue. I urge you to vote in favor of HB 4155 and to champion its path to success this session.