



Oregon Catholic Conference

House Committee on Health Care

House Bill 4155

February 10, 2026

Sister Veronica Schueler, FSE

Director, Oregon Catholic Conference

Chair Nosse, Vice-Chairs Diehl and Nelson, and Members of the Committee,

The Oregon Catholic Conference, the official public policy voice of the Archdiocese of Portland, Diocese of Baker and Catholic Church in Oregon, strives to transform Oregon into a sanctuary where every human being is deeply valued and protected. We believe in protecting the inherent dignity of every human person, born and unborn. We oppose healthcare initiatives that do not align with our moral vision of respecting the inherent dignity of every human person.

House Bill 4155 (HB 4155) provides that employer and individual health benefit plans (insurers) must reimburse for the costs of infertility treatments, including a host of procedures for in vitro fertilization (IVF), such as oocyte retrieval, intrauterine insemination, and fresh and frozen embryo transfers.

Catholic moral teaching prohibits the use of IVF because:

- a) We believe that every child has a right to be conceived through loving sexual intercourse between a husband and a wife. Where infertility exists, legal adoption is an option.
- b) IVF procedures are very hard on the couple, especially the woman, who is at greater risk of health problems, such as pre-eclampsia and gestational diabetes.
- c) The process of IVF creates spare embryos (human lives) which are then either destroyed, which is abortion, or frozen for use later. Frozen embryos have become a commercial commodity in some areas.
- d) Multiple embryos are often implanted into the uterus, with the least viable being "deselected" later through abortion.
- e) IVF procedures are not permitted by the Ethical and Religious Directives which govern Catholic health care providers.

HB 4155 requires that health benefit plan providers pay for and support medical procedures which do not align with their beliefs and values. It forces employers to pay into plans which may violate their religious beliefs and require beneficiaries to participate in plans with non-aligning values. The bill also requires that individual coverage through a trust, association, or similar group, regardless of the situs of the policy or contract, cover the IVF services as described in the bill. This directly impacts the Catholic Church and other religious organizations, which rely on self-insurance and health trusts to serve the needs of their members, and raises a significant religious discrimination issue. There is no religious exemption in the bill for those who cannot participate in IVF because of their beliefs. HB 4155 would require all insurers to reimburse for services received from an unregulated industry in which mistakes and abuses are common.

The suffering of those who live with infertility is real and must be met with compassion. However, mandating insurers to pay for services in the IVF industry and the destruction, freezing or commodification of millions of unwanted embryos it creates is not the answer to this problem.

Vote NO on House Bill 4155 and its proposed amendments.

Sister Veronica Schueler, FSE – Director, Oregon Catholic Conference