

Lead Sponsors: Sen. Cynthia Stone Creem (S640) & Rep. Kevin G. Honan (H1116)

An Act Relative to Preserving Fertility

COVERAGE
FOR FERTILITY
PRESERVATION SERVICES
WILL PROVIDE
MUCH NEEDED HOPE
FOR PEOPLE WITH

SERIOUS MEDICAL

CONDITIONS.

Senator Cynthia Creem Massachusetts Senate Majority Leader

WHAT DOES THIS LEGISLATION PROVIDE?

This legislation provides insurance coverage for fertility preservation for those facing a medical diagnosis or treatment that can impair fertility, which allows patients to build families in the future.

WHAT IS FERTILITY PRESERVATION?

According to the U.S. Department of Health and Human Services, fertility preservation involves medical procedures to protect cells such as sperm, eggs, or reproductive tissue so that a person can use them to have biological children in the future. The process of cryopreserving reproductive cells is considered standard medical care, conducted by experts in assisted reproductive technology. People with certain diseases, disorders, and life events that affect fertility may benefit from fertility preservation.¹

WHAT IS THE COST OF FERTILITY PRESERVATION?

- A 2021 CHIA report found the cost of implenting this legislation would be \$0.04 per member per month.
- Currently, several major insurers in Massachusetts voluntarily offer fertility preservation benefits so this bill does not reflect a fully new expense.

DO OTHER STATES COVER FERTILITY PRESERVATION?

Ten states have passed fertility preservation laws including: Connecticut, Rhode Island, Maryland, Illinois, Delaware, New Hampshire, New Jersey, New York, Colorado and California.²

However, several of these laws include benefit limitations that the Massachusetts fertility preservation bill intentionally avoids. Massachusetts has the opportunity to offer fertility preservation coverage to all patients with a medical need.



IMPACT OF APPROPRIATE FERTILITY PRESERVATION COVERAGE IN MASSACHUSETTS

WITHOUT BENEFITS

WITH BENEFITS

| Patients opt for potentially less effective treatment in an attempt to preserve fertility, risking both medical outcomes and increased treatment costs | MAKING MEDICAL DECISIONS | Patients' healthcare decisions are based on appropriate medical advice |
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| Depression and anxiety associated with a loss of fertility increases the negative impact on existing medical conditions or pending treatment | MENTAL HEALTH | Achieving family-building goals increases morale and satisfaction |
| \$500 for male preservation, up to \$10,000 for female preservation, \$500 per year for subsequent years of storage | COST IMPACT | Patients will have deductible, co-insurance or co-pay, and they may focus on healthcare, healing, and feeling hopeful for their future |
| Health disparity | ACCESS TO CONSISTENT CARE | Timely and appropriate healthcare |

Massachusetts has proudly been a leader in fertility coverage for over 3 decades. Fertility preservation is an important missing piece in this puzzle.

> **Rep. Kevin Honan** Massachusetts Dean of the House



If you wish to support the **Fertility Preservation** bill or have any questions, contact **Kate Weldon LeBlanc**, *Resolve New England*, kwleblanc@resolvenewengland.org or **Davina Fankhauser**, *Fertility Within Reach*, admin@fertilitywithinreach.org.

This fact sheet is a supplement of *The Policymaker's Guide to Fertility Health Benefits* — a guide with proprietary and evidence-based data for informed decision making produced by *Fertility Within Reach*. Ask for your copy today at admin@fertilitywithinreach.org or 857-636-8674.

MASSACHUSETTS REFERENCES

- 1. US Department of Health and Human Services. (2017) What is Fertility Preservation? https://www.nichd.nih.gov/health/topics/infertility/conditioninfo/fertilitypreservation
- 2. Fertility Within Reach. (2020) The Policymaker's Guide to Fertility Health Benefits. P4. https://www.fertilitywithinreach.org/wp-content/uploads/2020/11/FWR-Policy-Makers-Guide-Fall-2020.pdf

