



Primary Sponsor: Rep. Colleen Madigan (LR 884)

An Act to Provide Access to Fertility Care

“IT’S IMPORTANT FOR EMPLOYERS AND HEALTH PLANS TO CONNECT THE DOTS BETWEEN THE COST OF THE INFERTILITY BENEFIT AND THE SIGNIFICANT SAVINGS ON THE MATERNITY AND NEONATAL SIDE.”

Alex Dlugi

National Medical Director,
Infertility, Optum Insurance

1 in 6 couples experience infertility, a disease recognized by the *American Medical Association*² However, fertility care, such as In Vitro Fertilization (IVF), is NOT offered by most insurance plans in Maine.

WHY PROVIDE FERTILITY COVERAGE IN MAINE:

- Approximately 34% of Mainers are of reproductive age³; 17% will face infertility and require treatment.
- In Maine, the average earnings are \$38,146.⁴ Those who lack IVF coverage assume out-of-pocket costs, averaging \$12,400 per treatment cycle,⁵ or a third of their annual earnings.
- Fertility benefits optimize safe pregnancies and healthy babies because patients are able to make medical decisions based on clinical guidance rather than financial concerns.⁶
- Early access to fertility health care reduces the extent of benefits used to overcome this disease.
- Currently only Maine and Vermont do not have fertility insurance laws among the six New England states.
- Upon signing the law in New Hampshire in 2019, Governor Chris Sununu (R) explained, “Including these (fertility care) benefits in health care plans will help retain young workers — a goal we should all be supportive of.”⁷

THIS PRO-FAMILY LEGISLATION WILL:

- Provide private insurance coverage for fertility treatment and for medically necessary fertility preservation.
- Equalize access to fertility treatment for those hoping to achieve their dream of parenthood, including LGBTQ+ people, injured military veterans, cancer survivors and more.



Fertility Within Reach.
ADVOCATING FOR FERTILITY HEALTH BENEFITS

IMPACT OF FERTILITY COVERAGE IN MAINE

WITHOUT BENEFITS

Over 52% of patients, ages 25–34, incur over \$10K in debt, and 26% incur over \$30K in debt⁸

Increased risk of complicated pregnancies and associated costs

Individuals saving for healthcare expenses tend to spend less on consumer goods and save less for retirement

COST OF IVF COVERAGE

OUTCOME COSTS

ECONOMIC CONTRIBUTION

WITH BENEFITS

Health care reviews from multiple states show the insurance premium increase is less than 1% of the total premium cost^{9, 10, 11}

Timely and physician recommended healthcare optimizes safe pregnancies, healthy babies, as well as cost outcomes

Financial flexibility to contribute to healthcare as well as the economy, personal savings, retirement, and more

“ As a Maine-based, family-friendly employer, we have recognized the importance of providing fertility benefits to our employees. Fertility benefits help reduce unnecessary financial and health-related concerns, allowing people to focus on their journey to fulfilling their dream of having children. ”

Danielle Tabor, Chief People Officer, Emburse



If you wish to support the **An Act to Provide Access to Fertility Care** bill or have any questions, please contact **Kate Weldon LeBlanc** at Resolve New England: kwleblanc@resolvenewengland.org or 617-686-8465, **Davina Fankhauser** at Fertility Within Reach: admin@fertilitywithinreach.org or 857-636-8674 and **Alysia Melnick** at amelnick@bernsteinshur.com.

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.

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