FERTILITY IMPACT
New Hampshire

Prime Sponsor: Senator Martha Hennessey

An Act Relative to 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."[1]**
>
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> National Medical Director, Infertility, *Optum*

The dream of building a family is one of the most fundamental human aspirations. However, for 1 in 6 couples, the road to parenthood is a challenging one. Infertility has been recognized as a disease by the *American Medical Association*.[2] However, fertility care, such as In-Vitro Fertilization (IVF), is NOT offered by most insurance plans in New Hampshire.

WHY PROVIDE FERTILITY COVERAGE IN NEW HAMPSHIRE:

- Fertility benefits would optimize safe pregnancies and healthy babies.[3,4]
- Those who lack IVF coverage assume an out-of-pocket healthcare expense, averaging $12,400 per treatment cycle.[5]
- Patients often determine the number of embryos transferred during IVF based on financial constraints rather than medical guidelines.[6] Insurance coverage for IVF can reduce multiple births.
- Without fertility benefits, the costs of maternity care through birth escalate as follows: Singleton $21,458, Twins $104,831 and Triplets $407,199.[8]

THIS LEGISLATION WILL COVER:

- Diagnosis of infertility
- Fertility treatment
- Fertility preservation

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IMPACT OF FERTILITY COVERAGE IN NEW HAMPSHIRE

WITHOUT IVF BENEFITS		WITH IVF BENEFITS
Over 52% of patients, ages 25–34, incur over $10K in debt, and 26% incur over $30K in debt[9]	COST OF IVF COVERAGE	Health care reviews from multiple states show the insurance premium increase is less than 1% of the total premium cost[10, 11, 12]
Increased risk of complicated pregnancies and associated costs	OUTCOME COSTS	Timely and physician recommended healthcare optimizes safe pregnancies, healthy babies, as well as cost outcomes
Individuals saving for healthcare expenses tend to spend less on consumer goods and save less for retirement	ECONOMIC CONTRIBUTION	Financial flexibility to contribute to healthcare as well as the economy, personal savings, retirement, etc.

If you wish to support the **Access to Fertility Care** bill or have any questions, please contact **Kate Weldon LeBlanc** at Resolve New England: kwleblanc@resolvenewengland.org or 781-890-2250.

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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