

# Impact of Infertility Insurance Benefits on Employee/Employer Relationship

An anonymous online survey of 702 employees, who had at least one *in-vitro* fertilization (IVF) egg retrieval in the U.S., assessed how infertility benefits offered, as part of the employee's health insurance, impacted their relationship with their employer (July/August 2016).

**People needing IVF with employer-provided infertility/IVF health insurance have higher satisfaction with their employer**

*"Knowing we were covered put my mind at ease and I was able to focus on working"*

**4x**

Feel their employer meets the needs of today's families compared to those without coverage



Less likely to miss time from work due to infertility

**2.5x**

Recommend their employer as a great place to work

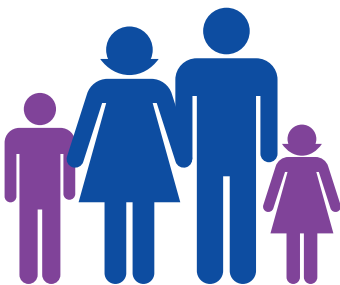


**1.5x**

*"We feel extremely thankful and loyal because we would not have our child if there had not been coverage"*

**2x**

Believe their employer is family friendly



Believe their employer listens to their needs

**2.5x**

**1.5x**

Feel their employer cares about their well-being



*"I'm never quitting the company. I owe them my life"*

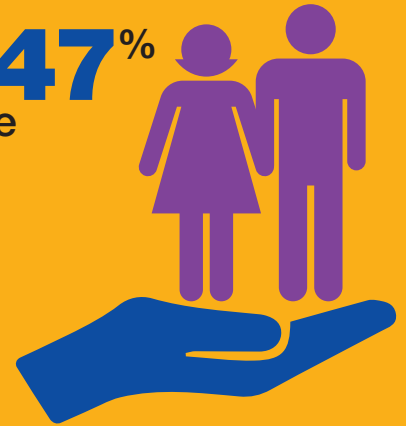
## Insurance Coverage

*"This is why I stay at my job"*

**57%** had health insurance covering some diagnostic tests and/or infertility treatment

*"They are a company we feel loyal to because they are helping us through the toughest chapter of our life"*

Of those with insurance, **47%** reported less than half the cost of one full IVF cycle was covered



*"Makes me feel more loyal to my employer"*

## Out of Pocket Costs



**61%** of respondents without IVF insurance paid out-of-pocket costs between \$15,001 and \$30,000 for one cycle of IVF

*"Makes me feel undervalued and that this disease is not important. I feel discriminated against and angry at my employer"*

*"They are behind the times in health coverage"*

*"I'm looking for another job, I want to leave"*

*"It makes me think that there has to be a better place to work: a place with better benefits and better understanding"*

## About Respondents

- 98% female, 97% married
- Average age: 31-35 years old
- 85% White/Caucasian, 5% Hispanic, 4% African American, 3% Asian
- 89% college educated
- 83% non-union employees
- Average income: \$75,001-\$150,000



For more about insurance coverage at work, visit: [resolve.org/coverageatwork](http://resolve.org/coverageatwork)

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