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”

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

Recommend their employer as a great place to work

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

Believe their employer is family friendly

Believe their employer listens to their needs

Feel their employer cares about their well-being

“I’m never quitting the company. I owe them my life”
Insurance Coverage

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

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

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.

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

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