December 11, 2019

Dear Members of the Senate Finance Committee:

RESOLVE: The National Infertility Association represents the millions of women and men in the U.S. with infertility and the approximately 138,000 Arizona residents with infertility. We are pleased to support the report, “Arizona Fertility Insurance Coverage: Social and Fiscal Impacts of Coverage for Infertility Treatments.” We urge this Committee to allow legislation to move forward that would require insurers to cover in vitro fertilization (IVF) treatments, as well as fertility preservation for cancer patients, just as they would cover the standard of care for other physical illness or disease.

Statistics show that one in eight couples have trouble getting pregnant or sustaining a pregnancy. Infertility cuts across socioeconomic levels, and all racial, ethnic and religious lines. Medical conditions such as endometriosis, ovulation disorders, luteal phase defect, premature ovarian failure and male factor are some causes of infertility. The American Medical Association, the American Congress of Obstetricians and Gynecologists and the World Health Organization all recognize infertility as a disease. As such, infertility should be covered by health insurance like other diseases.

Sixty-seven percent of affected individuals or couples report spending at least $10,000 on adoption and medical treatment for infertility. In fact, cost is the number one barrier to seeking family building assistance since many insurance plans do not cover infertility disease treatment.

Arizona should join the growing number of states that require coverage for IVF as well as fertility preservation for those diagnosed with cancer or other conditions that may cause infertility. This pro-family legislation is designed to ensure the best outcome for mothers and their babies. As proven in other states, IVF insurance decreases the chance of multiple births, and lowering multiple births decreases overall health care costs and results in healthier babies and healthier mothers.

Extensive data also show that requiring IVF minimally impacts insurance premiums. Studies on costs in states that already have infertility insurance laws show that premiums increased only slightly, less than 1% total, and the same percentage has been projected in fiscal reports prepared by other states, including in Arizona, that are considering similar coverage.
Please support Arizona families by supporting this report and ensuring it has a pathway to legislation. Thank you.

Sincerely,

Barbara Collura
President and CEO