

## By the Numbers: Providing Fertility Coverage = Better Health Outcomes, More Savings

- Across the political spectrum from New York to Arkansas, **21** states plus DC provide benefits for fertility treatment – some for decades.
- Providing coverage for fertility treatment minimally impacts premiums. The increase in other states has been less than **1%**. *i*

### Average Cost of Infertility Coverage in Three States with Comprehensive Fertility Coverage *ii*

State	Increase
Connecticut	\$1.06 per member per month
New York	55 cents per member per month
Rhode Island	\$1.29 per member per month

## The Total Cost of Care: Other Fertility Care Options are Ineffective and Costly

- Threats of large premium increases don't look at the whole picture and **total costs of health care**.
- Because of the initial cost of IVF treatment, consumers often resort to **riskier and less effective options** which when successful often result in premature and multiple births. *iii*
- Studies show that states that do not require insurance coverage have the **highest number** of embryos transferred per cycle, **the highest rate** of pregnancy and live births from in vitro fertilization, and **the highest rate** of live births of multiple infants (especially three or more). *iv*

## Providing Comprehensive Fertility Care Saves Billions

- States with IVF insurance **have fewer rates of multiple births** than states without IVF coverage. *v*
- Multiple pregnancies cost about **\$4.2 billion more** than singleton pregnancies in pre-term care. *vi*
- Pregnancies with the delivery of twins cost approximately **5 times as much** than a single child and pregnancies with triplets or more cost nearly **20 times as much**. *vii*
- Studies estimate the national savings from fewer multiple births would be over **\$6 billion a year**, making it likely that insurers could potentially save **tens, if not hundreds, of millions of dollars a year** by providing IVF coverage since patients will no longer be forced to use medical options that are more risky. *viii*
- Premature births related to multiple pregnancies **cost billions** in pre-term care and long-term care.

## Business is Leading the Way

- A survey conducted by insurance broker Willis Towers Watson indicated that **63% of employers** expected to offer fertility benefits by 2022.
  - **97% of employers** offering infertility coverage have **NOT** experienced increases in their medical costs. *ix*
  - Companies investing in fertility treatments for employees include: *Ace Hardware, American Express, Apple, AT&T, Avon, Bank of America, Con Edison, Dick's Sporting Goods, Facebook, General Mills, Deloitte & Touche, ExxonMobil Ford, Gap, General Mills, Geico, IMB, JP Morgan, LinkedIn, Mass Mutual, Microsoft, Morgan Stanley, Pinterest, Proctor & Gamble, Scholastic, Starbucks, Target, Tyson Food*
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- v. Jain, et al., "Insurance Coverage and Outcomes of In Vitro Fertilization" (New England Journal of Medicine, August 2002).
- vi. Behrman RE, Butter AS. Societal costs of preterm birth. In: Preterm birth: causes, consequences, and prevention. Washington DC: National Academies Press, 2007: 398-429.
- vii. Lemos, Elkin V., et al. Healthcare Expenses Associated With Multiple vs. Singleton Pregnancies in the United States (American Journal of Obstetrics & Gynecology, December 2013).
- viii. Behrman RE, Butter AS. Societal costs of preterm birth. In: Preterm birth: causes, consequences, and prevention. Washington DC: National Academies Press, 2007: 398-429.
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