



## SB0988 Health Insurance – In Vitro Fertilization – Revisions

Presented to the Hon. Delores Kelley and Members of the Senate Finance Committee

February 26, 2020 1:00 p.m.

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### POSITION: SUPPORT

NARAL Pro-Choice Maryland urges the Senate Finance Committee a **favorable report on SB0988 Health Insurance – In Vitro Fertilization – Revisions**, sponsored by Senators Shelly Hettleman and Susan Lee.

Our organization is an advocate for reproductive health, rights, and justice. As a part of our mission to advocate for the reproductive freedom for all Marylanders, we work to ensure everyone has the right to parenthood. In doing so, we support the rights for couples and individuals to access healthcare coverage for in vitro fertilization (IVF) and discourage marital status discrimination from healthcare providers.

According to the Maryland Insurance Administration, employees who work for religious organizations that employ more than fifty workers may be denied healthcare coverage for IVF, while small group healthcare coverage plans exclude IVF altogether.<sup>1</sup> Infertility is one of the main reasons why patients seek IVF. Infertility may hurt one's chances to become a parent, and may affect mental wellbeing as they face anxiety, depression, and isolation for not being able to realize their family formation goals.<sup>2</sup> From 1981 to 2017, over 1.2 million babies have been born thanks to IVF.<sup>3</sup> Infertility affects both cisgender men and women equally, but we also acknowledge that trans and gender non-binary people suffer with the inability to get pregnant with their partner or just themselves. If not being covered for IVF, trans patients can face a greater financial burden because they may have to pay for hormone therapy after fertility preservation.<sup>4</sup> SB0988 acknowledges same-sex couples want in creating a family and the struggles they may face with heteronormative healthcare environments. Lesbian couples may choose IVF for the following reasons: preferring an unknown sperm donor, the inability to conceive using other methods of reproductive technology, and health safety.<sup>5</sup>

A couple's sexuality or an individual's marital status should not jeopardize their ability to access IVF. Equal to married couples, SB0988 mandates unmarried patients are people with the right to access healthcare coverage for IVF, affirms that the family unit includes couples of all gender identities and sexual orientations, and recognizes the right to single parenthood. SB0988 acknowledges challenges that couples and individuals may have with reproduction and supports all patients to have the medical assistance they rightfully deserve. One's identity and/or marital status should not determine their capability in being a parent. Marylanders should be provided with the financial coverage to assist them in the types of reproductive technology options they need in order to have the benefit of parenthood. For these reasons, NARAL Pro-Choice Maryland **urges a favorable committee report on SB0988**. Thank you for your time and consideration.

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<sup>1</sup> "Health Insurance," Maryland Insurance Administration, Accessed 11 Feb. 2020.

<https://insurance.maryland.gov/Consumer/Pages/HealthCoverage.aspx>

<sup>2</sup> "Infertility," Society for Assisted Reproductive Technology, 2020, Accessed 11 Feb. 2020. <https://www.sart.org/topics/topics-index/infertility/>

<sup>3</sup> Ibid

<sup>4</sup> Jones, C. A., L. Reiter, and E. Greenblatt. 2016. "Fertility Preservation in Transgender Patients." *International Journal of Transgenderism* 17 (2): 76-82.

<sup>5</sup> Hayman, Brenda, Lesley Wilkes, Elizabeth Halcomb, and Debra Jackson. 2015. "Lesbian Women Choosing Motherhood: The Journey to Conception." *Journal of GLBT Family Studies* 11 (4): 395-409.