

Chair Houghton, Vice Chair McFaun, and Health Care committee members,

I am writing to express my strong support for H.369, "An act relating to health insurance and Medicaid coverage for fertility-related services" and respectfully ask that the committee advance this bill next year. This legislation would require private health insurance plans and Vermont Medicaid to provide coverage for fertility care.

**Health insurance policies in Vermont should provide coverage for fertility diagnostic care, fertility treatment, and medically necessary fertility preservation.**

My story starts off more fortunate than most. My husband and I have a child we conceived unassisted in 2018. After a few years of recovery and a pesky pandemic, we attempted to add another child to our family when I was 40 years old. Due to my age and a short time of trying without success, we jumped right into IVF treatments- with a diagnosis of secondary infertility and diminished ovarian reserve. I had coverage through my husband's job with the State of Vermont.

We did a few rounds of IVF with no success due to egg quality issues, not unexpected at my age. We ran out of insurance coverage and I needed to wait 6+ months until open enrollment for my company, Dealer.com. We started back up in January 2023. We did two more rounds of IVF, again with no success due to egg quality. If only my eggs had been preserved at a younger, healthier point.

***I am more privileged than some and I do not take that for granted. My wish is for everyone to have these options. And my wish for myself is to have preserved my fertility in my 20s. Insurance coverage would have made that possible. I can't go back and do that for myself- so I need to advocate for others. It's the only way...***

This is incredibly important to me. It's important to my family, friends, and co-workers. It's very personal and not everyone talks about fertility issues. Please don't mistake the fact that we're suffering in silence to mean we're not suffering. You have the power to help.

Thank you for your consideration.

Sincerely,

Cindy O'Hara  
Burlington, Vermont