

Dear 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. In 2016 — after two years of trying — my husband and I were devastated to learn that because of a congenital defect the only way we could become pregnant was through IVF. We both had steady, full-time jobs and neither offered any sort of fertility coverage beyond diagnostic care. We were in our mid-20s, with student loans and no savings, and without access to financial support from family.

In total it cost us about \$20,000 to get pregnant with our son. We spent a year saving while going through the emotional process of genetic testing and watching other friends get pregnant seemingly very easily. My husband got a promotion at work and we sunk every dollar of it into paying for our treatment. We were incredibly fortunate and still, by the time our son was born, we were a few thousand dollars in debt.

I hope you will support this bill. Fertility coverage should not be seen as “elective” care — but rather necessary medical intervention for those wishing to build their families. With coverage through our insurance (a policy we carried for 12+ years through a large, local employer) we would have been able to begin our family on more solid financial footing and relieved just a bit of the emotional burden of infertility.

Thank you for your consideration.

Sincerely,
Nicole Stefanowicz
Colchester, VT