



**House IBL Committee
HB 1147
January 26, 2021**

Chairman Lefor and Committee Members, I am Courtney Koebele, the Executive Director of the North Dakota Medical Association. The North Dakota Medical Association is the professional membership organization for North Dakota physicians, residents, and medical students.

Our physicians see every day how the disease of infertility devastates those wanting families both emotionally and financially. NDMA supports HB 1147, a pro-family bill that would benefit the 33,000 North Dakotans experiencing infertility.

Many patients lack access to fertility services, largely due to cost and limited coverage by private insurance. As a result, many people who use fertility services must pay out of pocket, even if they are otherwise insured. A recent study shows that over 52% of patients, ages 25-34, incur over \$10K in debt, and 26% incur over \$30K in debt. Health care reviews from multiple states show the insurance premium increases for these costs is less than 1% of the total premium cost.

Approximately 17% of couples experience infertility, a disease that is often not covered by insurance companies. However, 91% of employers that offer infertility treatment have not experienced increases in their medical costs. Threats of large premium increases don't look at the whole picture, specifically the costs of multiple births. States with comprehensive insurance coverage for infertility have fewer rates of multiple births than states without coverage.

In fact, nineteen states have passed fertility insurance laws. Six states have added coverage since 2018. These pro-family states understand that fertility benefits optimize safe pregnancies and healthy babies.

In addition to the diagnosis of infertility and fertility treatments, HB 1147 would require coverage of fertility preservation for cancer patients who would otherwise lose their ability to have children due to the effects of chemotherapy and radiation.

NDMA encourages your support of HB 1147 and have North Dakota join the 19 pro-family states to add coverage for those impacted by infertility disease.

Courtney Koebele
Executive Director
North Dakota Medical Association