

Ought to Pass

LD 1539 An Act To Provide Access to Fertility Care

JOINT STANDING COMMITTEE ON HEALTH COVERAGE, INSURANCE AND
FINANCIAL SERVICES

May 5th, 2021

Senator Sanborn, Representative Tepler and members of the committee, my name is Jill Barkley Roy and I am a resident of South Portland. I am here to testify in support of LD 1539, An Act To Provide Access to Fertility Care.

To begin, I want to ask everyone on this committee and who might be reading this testimony if they are a parent or want to become a parent? If the answer is yes, how much would you pay to become a parent?

For me, the answer to the first question has always been yes. The answer to the second question is \$41,700 to date.

My wife, Amy and I are happily married and live in a beautiful home in South Portland with our Golden Retriever, Winston. Our families are fully supportive of us and we have a large circle of incredible friends here in Maine and across the country. Our jobs are fulfilling and provide a comfortable life for us. We both have medical insurance provided to us by our employers. By all definitions, we are incredibly privileged.

When we began our journey to become moms, we knew it would be a tough road. I have medical conditions that contribute to poor egg quality for women, regardless of their age. Amy and I dated 16 years ago and reconnected 5 years ago. I was lucky to find love, even if it was a little later in my life. When we started trying to start a family, I was 38.

Based on our doctor's recommendation, we knew that In Vitro Fertilization, or IVF, would give us the best chance of getting and staying pregnant. The price tag for this process is always high. At the start of our process, I had health insurance that covered IVF. I felt like I had won the lottery, as so many women and families I know are not as fortunate. Just as we were about to start our first round, my health insurance changed. We were devastated and unsure of how to move forward.

We delayed our process, took out a sizeable personal loan, and started our first cycle in February of 2020. Our first cycle cost \$17,500 plus \$5,000 for prescription medications, for a total \$22,500. My insurance only covered \$2,000 of that cost. When our first cycle failed, we found ourselves devastated once again. At that time, we could not afford to pay for another round out of pocket.

I worked with my employer to find a solution to providing coverage for IVF and other types of assisted reproductive technologies for our employees. In November of 2020, I

had health insurance coverage once again, enough for just one more cycle at the cost of \$13,700 plus \$5,500 for prescription medications, for a total of \$19,200.

We began our second cycle in February of 2021, which sadly ended in a miscarriage. We didn't know if we could emotionally afford another cycle, but we did know we could not afford it financially.

At this time, my wife and I are on a different path toward parenthood. It's been complicated to arrive at this decision, but we know that we are supposed to be moms and co-parent together. We know that our end result will be more beautiful than we can imagine at this moment.

I'm not here today because I'm not at peace with my decision on how I will become a parent. I'm here today because there were financial barriers that made arriving at this decision more complicated and painful than it needed to be.

If I had insurance coverage, we could have continued on our path of parenthood through IVF after our first failed cycle with no gaps. We could have made a decision to stop trying based on knowing we had given it our all and the medical advice of our doctor. We would not have to have considered our finances, a second mortgage, or incredible amounts of debt as part of our process. I would not be standing here still wondering "what if". What if I could have become and stayed pregnant and given birth to a biological child who looks like my late sister and other beloved members of my family?

This bill would give Maine women and families options to choose how to become parents, including families like mine. I am thankful this bill has been introduced this session for your consideration. I know many important issues come across your desks, and that this is one of the most personal for so many Maine families.

Thank you for taking the time to receive and consider my testimony. I urge you to support this bill and send it for a mandate study in order to fully explore the costs of this proposal.

Sincerely,

Jill Barkley Roy, South Portland