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Waterboro, Maine (York County)  
Statement in Support of **LD1539**:  
An Act to Provide Access to Fertility Care  
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Good Morning Everyone and thank you for taking the time to listen to my story.

I have always, always wanted to be a father. Whether it was playing house with a neighbor at age 6, babysitting for my music teacher at 13, or the conversations I had with every woman I ever partnered with, fatherhood kept coming up as a primary goal of my life. I always imagined that I would get married and have children, and I believed that it was my purpose—that God put me on this earth to be a father, and to be a good father.

I did *not* expect that I was incapable of fathering children the old-fashioned way. Fertility medical science is right on the cutting edge of biology and we really don't know everything. Six months ago, after a year of doctors appointments, medical tests, MRIs, ultrasounds and the like, my doctors informed me that they are not able to figure out why my sperm count is so critically low...even if my count was multiplied by 30, we would still struggle to conceive naturally. And it's infuriating to not know why, there's nothing to fix, it just doesn't work.

This diagnosis, or rather a lack thereof, has led me into a deep depression. I struggle to not feel like less of a man. I struggle with feeling inadequate. I have to convince myself that this isn't my fault, this isn't a punishment, and that we could not have predicted this when we waited to have kids when we were first married. After years of trying and failing to conceive, every time I see a cousin, friend, coworker having a baby, I wince because I want that for my life so bad and I'm powerless to take control over the situation. It is such an integral part of the human experience, it is impossible to avoid the exposure, there will always be somebody around me having kids.

Luckily, since my count isn't zero, we can still conceive through IVF, or In-Vitro Fertilization. People seem to believe that it's a given to go forward with IVF if it were a possibility, but I had several reservations. As I pondered what this all meant—being denied my purpose in life, my reason for living—I did a lot of wondering. I wondered if God didn't want me to have children after all. I wondered if it was too much of a medical intervention, too unnatural. I wondered if this was some kind of punishment, trying to make it make sense. I wondered if I could live the rest of my life without children—who will bury me when I die, who will tell my stories down the generations? More than anything else though, I wondered how in the hell are we going to afford this? A significant strain on our finances right before a baby comes does not seem like a plan for success. We've considered selling our home and moving to a small apartment. We've considered getting a home equity loan, but paying it off over 30 years we would end up paying double in the end. Asking family for money is awkward, and helpful, but we're talking tens of thousands of dollars here. It's not so much the pricetag holding me back, but how vulnerable we would be to unexpected expenses, which between owning a home and having a baby are inevitable.

Contrary to popular belief, IVF is not merely artificial insemination. Artificial insemination, or IUI, is much more straight-forward and therefore cheaper. But for us, multiple doctors have informed us

that this is not an option for us. In IVF, sperm fertilizes the egg in a lab, then transfers viable embryos into the mother. Retrieving human eggs is a very involved, painful, invasive, and long process. Women must take birth control to time their cycle, give themselves daily shots of extremely expensive medication, go to the clinic daily for monitoring appointments, and then at the actual egg retrieval, while the mother is under anesthesia, the medical team uses a long needle to pierce the vaginal wall, into the ovary's follicles to retrieve the microscopic eggs one at a time—perhaps as many as 20 punctures. Recovery from this procedure is also painful. Then, the eggs are introduced to the father's sperm, and about half the eggs might form an embryo, and half of those would be viable. My wife will go through all of that pain because of the problems with MY body, which hardly seems fair and adds to my feelings of guilt and shame. Due to my very low sperm count, we would need to have the sperm individually inserted in the eggs, and perform genetic testing on the embryos, freezing the embryos, and thawing them for my spouse's next cycle. Then, there's just a 60% chance that an embryo transfer will result in pregnancy. After all that effort, stress, and expense, it is not a sure thing. It's a gamble, we might do all of this and not get pregnant. Even then, all the normal risks like miscarriage, stillbirth, and the like are still a possibility.

In Maine, there is no requirement for employers' insurance plans to cover IVF. IUI is frequently covered, but also not required by insurance companies in Maine, except for a few employers. This means my wife had to approach her boss and ask if they would consider changing their insurance plan to cover IVF. These conversations are extraordinarily difficult to have with people we love, let alone how difficult it would be to have these conversations with your employer. Imagine your boss. Now imagine talking to that boss about your sperm, your ovaries, and that they don't work right. It does not seem likely that her employer will be able to cover it because of the small staff. Now this small business owner might be faced with a valued employee leaving to work at Starbucks, one of the few employers that covers IVF—or worse, if we decide not to continue due to the expense, they will all know that we wanted it to work. This is such a messed up situation for a small business owner to have to grapple with on their own.

My wife and I need LD-1539 passed. Without insurance coverage, I'm not sure if we will be able to go through with IVF. We both make decent money, we are by no means struggling. We could afford to have a kid just fine. Together, we made over \$100,000 in 2020, blessed as we were to not suffer unemployment during the pandemic. But the out of pocket costs for IVF are insurmountable. Just one attempt at IVF, even with a Veteran's discount, with all the extra stuff we need to do is about \$20,000. If we get several embryos out of the first egg retrieval, additional attempts would cost about \$6-7k. Otherwise, it's another \$20k each time. On average, it takes three attempts to achieve a pregnancy. Depending on how many embryos we get, that would mean paying between \$35k and \$60k—somewhere between my wife's annual income and my annual income. We literally need to spend an entire year's salary to get pregnant. And again, all that money for a gamble that might not even work out, and all the regular expenses of childbirth and parenting afterwards.

I can't emphasize this enough: we are not poor. We earn *twice* the median income for Maine. And without insurance, we could maybe just barely cover the low end estimated costs with all of the following:

1. All our savings. We've been able to save \$10k over the last two years.

2. Asking relatives for money (2 relatives, \$5k each).
3. Maxing out credit cards.

For a problem that is so common (studies show 1 in 8 Millennials), it shouldn't have to come to this. If we can barely afford it, what chance does the rest of Maine have?

One of the most surprising things I learned going through this process is how many people are going through the same things. Once we opened up about our struggle with infertility, several friends came out of the woodwork to offer support. In our society, we do not talk openly about fertility, pregnancy, menstruation, childbirth, etc. So I guarantee you that there are people you know who have children through IVF, or have otherwise struggled with infertility, even if you don't know about it. It is comforting to know that I am not alone in my experience, and in fact one of my closest friends is in the same boat as me. But it also makes me outraged that we have to pay exorbitant medical costs just to have a family in Maine, when my friends in Massachusetts and Illinois for example, while still paying thousands of dollars, were much more able to commit to multiple rounds of IVF. Because so few people in Maine can afford IVF, Maine only has one facility, in South Portland, that performs IVF. If you live North of Bangor, good luck! You're on your own. If this bill gets passed, more clinics are likely to move to Maine once Mainers have financial access to IVF, bringing in new small businesses and improving the lives of Mainers. If you're wondering why young people with families aren't staying in Maine, this is a part of it.

Sure, it would be cheaper to get a sperm donor and fertilize my wife's egg with another man's sperm. This option, at least for us, is not acceptable. When Julie and I were falling in love and decided we wanted to get married and started talking about our future together, Julie said something to me I will never forget. "I never thought I wanted to have children, until I thought about having children with you." She wants my children, not somebody else's.

We are a man-woman couple, but fertility costs are a very commonplace experience for same sex and trans couples as well. Whatever legislation you might draft, I just ask that you please take them into account.

With Mother's Day and Father's Day coming up for the third time since we started trying to start a family, comes another painful reminder that we are still just the two of us. If we start now, and we would like to start as soon as we can, next year we might be able to be joyful celebrating these holidays. If this bill gets passed, not only will it help with our first, but perhaps a second or third child later on. Without it, we'll be lucky for just one, and I'll be grateful either way. Thank you all for taking the time to read this/listen to this.

Your concerned citizen,



Ben Carling