



**Testimony Neither for Nor Against  
LD 1539, An Act to Provide Access to Fertility Care**

Presented by Kimberly Cook  
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Community Health Options is Maine's only nonprofit CO-OP health insurance company. We are based in Lewiston and provide health insurance in the individuals, small group and large group markets, as well as providing health plan administration for self-funded plans through Pioneer ASO. Health Options exists for the benefit of our members and our mission which is to provide affordable, high quality benefits that promote health and wellbeing.

LD 1539 would require carriers to provide coverage for diagnostic care, fertility treatment, fertility preservation and related evaluations, laboratory assessments and prescription drugs. According to the Mayo Clinic, an estimated 10% to 15% of couples in the United States are infertile<sup>1</sup>. We understand and have compassion for those in need of these services. Whether coverage of these services should be required is a matter of public policy and, if the Committee is interested in mandating this coverage, we encourage you to request a mandate study to fully understand the impacts on premium rates.

As you know, mandating health benefits above and beyond Essential Health Benefits increase health insurance premiums in the fully insured market. These premium increases are not covered by Advanced Premium Tax Credits (APTC) and hence even consumers who receive subsidies for their health insurance premiums, pay for the cost of these additional benefits.

Thank you for the opportunity to provide our comments.

<sup>1</sup>Mayo Clinic information about infertility statistics in the United States can be found at [Mayo Clinic Infertility Overview](#)