

May 4, 2021

Committee on Health Coverage, Insurance and Financial Services
% Legislative Information Office
100 State House Station
Augusta, ME 04333

Dear Senator Sanborn, Representative Tepler, and members of the HCIFS Committee,

I am a resident of Windham and strongly support LD 1539, An Act to Provide Access to Fertility Care. Health insurance policies in Maine should provide coverage for fertility diagnostic care, fertility treatment, and medically necessary fertility preservation.

My husband and I were married in our early 30s. We were in no hurry to have kids. When we both turned 35, we decided that we were ready to start a family.

Given our age we immediately started using apps and ovulation test kits to determine when I was most fertile, no luck. I went to acupuncture, no luck. We changed our diets and exercise routines, still no luck. We did everything we could to increase our success of getting pregnant and month after month, it was the same disappointment.

After about a year of monthly disappointments we received a referral to an endocrinologist. They prescribed a full work up on both my husband and me (blood tests, urine and semen analysis, ultrasounds, etc.). We were poked and prodded and eventually were given a diagnosis that my fallopian tubes were blocked. There was no way we would be able to conceive naturally. In-Vitro Fertilization, surrogacy, or adoption were our only options.

We were given an additional referral to Boston IVF in South Portland. We made an initial appointment with the BIVF team. Before you meet with the doctor, you meet with a financial coordinator. IVF is expensive, VERY expensive. We were quoted \$9,400 for one full cycle. This did not include the multiple medications that are required to stimulate your ovaries and grow multiple eggs. We were quoted an additional \$3-\$5,000 for medication. Depending on your diagnosis there could be many more expenses you could encounter; donor eggs, sperm, additional testing & medical procedures, these all cost extra and are not covered by insurance unless your insurance has an infertility benefit.

After our meeting with the BIVF financial coordinator we both immediately called our insurance companies to inquire about coverage. The insurance coverage provided by my company didn't cover any infertility benefits. My husband's did but you were given lifetime maximum coverage of \$10,000. That isn't enough to cover one cycle. We made a move to my husband's policy as quickly as we could, we dipped into our savings and started our first cycle a few months later.

IVF is a stressful process, you inject yourself with hormones daily, you have to go into the BIVF office every few days for blood tests and ultrasounds. After 10-14 days of hormone injections, you get an OK for an egg retrieval, you are put under general anesthesia and your eggs are harvested, mixed with sperm, and you wait to see how many fertilize and grow. It's an agonizing process, you are constantly checking portals for test results, comparing those results to the internet and others' experience. You wait by your phone for calls from the nurse on how your embryos are doing and if they are still growing.

Our first retrieval gave us ten eggs, all ten fertilized but only one made it to day five and was good enough transfer. We transferred the one embryo, it implanted, we were pregnant, but the pregnancy ended in a miscarriage at seven weeks.

We took the next few months off unsure if we wanted to continue. All that money, time, stress, physical pain for nothing.

We decided to move forward with a second cycle but couldn't start right away as we needed to save, given that we were out of insurance benefit.

We started a second full cycle in the fall, retrieved ten more eggs, eight fertilized and four made it to the day five. We transferred two embryos this time and froze the other two. Neither embryo implanted on this transfer.

We were crushed, again. More money, time, physical pain and stress and still nothing.

We had two frozen embryos remaining, we needed a few months to heal physically and emotionally from the loss but also to save more money. A transfer alone without an egg retrieval is an additional fee, about \$5,000.

We were at the end of the road. We were long past our insurance benefit and had spent about \$25,000 of our own money. We couldn't financially or emotionally do another round, this was it.

We transferred both frozen embryos in November of 2019. Our daughter turns one next month and I can't imagine our life without her. She has brought a light and love to our lives I didn't think was possible.

Given my medical diagnosis we would never have been able to have children without IVF. We were lucky to have some insurance benefit and to be fortunate enough to cover the remaining cost ourselves. Many are not in the same position. I'm hoping the passage of this bill will change that. Thank you!

Sincerely,

Amy Gilliam

Picture of our amazing daughter below:

