

Hello. My name is Emily Nason Belgard from South Portland Maine. About two years ago my husband and I decided we wanted to start a family. We had just bought our first home and were excited about the future. Over the previous years I had watched my sister go through 6 rounds of fertility treatment to have her daughter and my sister-in-law go through 3 rounds of fertility treatment to have her son. They were fortunate enough to have insurance policies that covered their treatments. I knew living in Maine I would not be so lucky. Their situation was my biggest nightmare. But infertility affects 1 in 6 people. Statistically, I thought "I'm fine! I'm going to be fine. They're the statistic. Not me". But after a year of trying we discovered my husband had some medical issues that would prevent us from ever getting pregnant naturally. I was 1 in 6.

After speaking with both our insurance companies, begging them to add coverage, applying to grants and scholarships, looking into second jobs, and even considering moving back to Massachusetts where there is coverage, we hit one dead end after another. My husband and I are both hard working people. We have good jobs and live comfortable lives. But we had just bought a home and were in no position to spend \$20,000+ on fertility treatment. No one is. So we took out a loan with an insane interest rate because we had no choice. And the worst part is, the pressure. For most people, if you get a negative pregnancy test, it's a disappointment. Most people say "That stinks, fingers crossed for next month!" But for us, a negative pregnancy test means thousands of dollars wasted, countless hours spent getting poked and prodded and injecting ourselves with hormones for nothing. And our only option is to put on a brave face, borrow more money, and keep going. The mental and physical toll this takes is indescribable.

My husband and I still haven't had our miracle baby. I'm currently taking 6 pills a day, 4 suppositories, and an injection to hopefully make our dream come true. All with a \$20,000 debt looming over us. But even when that wonderful day comes, our child will be at an immediate disadvantage. Despite having good jobs, we will spend the first 5 years of our child's life paying hundreds of dollars a month towards this loan. We will need help from our parents with child care and will most likely need to empty our savings account again to pay for day care.

We're not looking for a hand out. We know this bill wont pass in time to do us any good. But we never want another couple to go through what we're going through. This is about health care. Fertility is health care. My husband and I aren't doing IVF because we want a genetically perfect baby, or a certain gender. We're doing this because we literally have no choice if we want to start a family and stay in Maine. Other states have taken the step towards covering this very necessary treatment. I hope Maine will join them in acknowledging that this is necessary health care that should be covered. No one should have to go into debt to start a family. Please pass bill LD 1539. Thank you for your time.

