

Kate Tallberg  
Warren

Personal Testimony of Kate Tallberg of Warren, Maine

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Support for Bill "An Act To Provide Access to Fertility Care" (H.P. 1144) (L.D. 1539)

Senator Sanborn and Representative Tepler, and members of the Committee on Health Coverage, Insurance and Financial Services, my name is Kate Tallberg, and I strongly support H.P. 1144. L.D. 1539 Relating to An Act To Provide Access to Fertility Care. This act would require carriers offering health plans in this State to provide coverage for fertility diagnostic care, for fertility treatment if the enrollee is a fertility patient and for fertility preservation services. The requirements of the bill apply to health plans issued or renewed on or after January 1, 2023.

My husband and I have experienced fertility issues and loss. After trying to conceive for almost a year, we discovered that our first pregnancy was an Ectopic pregnancy. An Ectopic Pregnancy, or Tubal Pregnancy, is when a fertilized egg grows outside a woman's uterus. In my case, the egg implanted in one of my fallopian tubes. It can cause life-threatening bleeding and needs medical care right away. The fertilized egg can't survive. According to the American Academy of Family Physicians (AAFP), ectopic pregnancies occur in about 1 out of every 50 pregnancies (20 out of 1,000). I needed an emergency laparotomy, and one of my fallopian tubes was removed, as is common. After another one and a half years of trying to conceive, I successfully carried my daughter to term in 2018. Hoping to add to our family, we tried for another two years to conceive. We paid for two rounds of Intrauterine Insemination (IUI) which were both unsuccessful. We would have tried In-Vitro Fertilization (IVF) if we could afford it, or if it was covered by our insurance. Nothing fertility related is covered by my insurance, which I signed up for through healthcare.gov. Even talking with my doctor about struggling to conceive resulted in hundreds of dollars in bills, not to mention all of the testing that resulted in an unknown infertility issue.

Each round of IUI cost us about \$400 each. If we were to try IVF- those costs average \$10,000-\$15,000 for each round. Nothing comes with a guarantee of a pregnancy, or guarantee a successful pregnancy. Miscarriage is the spontaneous loss of a pregnancy before the 20th week. About 10 to 20 percent of known pregnancies end in miscarriage. If my health insurance had covered fertility treatments, then I may have had more successful pregnancies, and sooner. I am now over the age of 35, and with that makes certain complications more likely, including premature birth, birth defects and getting pregnant with multiples.

If a woman wants to become a mom, it doesn't matter if she's single, heterosexual, or LGBTQ+, she deserves to try. I strongly support this bill to require coverage for fertility diagnostic care and for fertility treatment. The emotional and physical toll on a woman, her partner, her family, of trying unsuccessfully to conceive, to experience a pregnancy loss in any form, is hard enough. To then have to weigh starting a family or going into severe debt just isn't acceptable.

Thank you for your consideration, and for this opportunity to testify.