

May 5, 2021

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

Re: Supportive Testimony for LD 1539, *An Act to Provide Access to Fertility Care*

Dear Senator Heather Sanborn, Representative Denise Tepler, and members of the Committee on Health Coverage, Insurance and Financial Services,

My name is Michelle Wells. I am a mother to an incredible 17 month old, IVF miracle. My husband, myself, our son Asher, and our dog live in Saco, ME. I am writing to testify in support of LD 1539, An Act To Provide Access to Fertility Care.

To help illustrate the importance of this bill being passed, I would like to share a snapshot into our experience to date. Before I begin, it is important to know that my husband and I are “from away” (Mass/New York and Ohio) and have CHOSEN to live, raise a family, and work in this wonderful state of Maine. I have been here for 10 years. As you know, it’s a special place to live – we often try to convince our visitors to also move here! Unfortunately, there have been and continue to be job opportunities, not in this state, that I seek out so we can access insurance coverage for fertility related treatments. The financial burden of building our family just might outweigh our desire to raise children here.

While we are blessed and privileged to have Asher, it wasn’t easy getting here. I was diagnosed with Polycystic Ovarian Syndrome (a hormonal disorder) six months before finding out I was pregnant (not Asher). I couldn’t believe it happened so easily when my doctors were prepping me for the possibility of IVF.

Within days of my positive pregnancy test, I was rushed into emergency surgery for a ruptured ectopic pregnancy (the embryo was growing on my uterus). **I nearly lost my life and we lost our first pregnancy.** I woke up to learn that I have silently been suffering with **Endometriosis**. This is where tissue grows outside of the uterus. It had damaged my reproductive organs and was/is attached to other organs in the surrounding area. I was shocked and recovery was hard physically and emotionally. Skipping through the various medications, testing, and procedures in between – while having the constant fear of not being able to conceive naturally- we had our second positive pregnancy test which quickly turned into an early miscarriage.

As luck would have it, one year after my first ectopic, I got pregnant again – right before a scheduled surgery to hopefully aid in conceiving. You won’t believe this, ectopic again. I headed into surgery to remove my remaining fallopian tube and third pregnancy. **The grief was crushing.** Then came the reality of not only needing to go through Assisted Reproductive Treatments (IVF) but the **COST**. Can you imagine paying \$400 just for a consultation, well it doesn’t end there.

As defined by the World Health Organization, **I have infertility due to diseases of my reproductive and endocrine systems.** It baffles me that treatments to aid in functioning of my reproductive system are not required to be covered by health insurance while all other diseases are.

We used a home equity line of credit, wiped our savings out three times, used money from my Dad's retirement funds, and received money from my husband's family just to pay for our chance at having a family. I have to add that we are privileged to even have these options. The cost is prohibitive and denies access to countless Mainers who aren't as lucky to pursue these options. Total we have spent \$25k or more, plus interest, and that was before our medical costs for giving birth to Asher.

Having a sibling can be a blessing. I am one of four girls but sadly lost our sister to cancer when I was just 16. My husband is one of four boys. Siblings have brought an expansion to life to us that is hard to put into words. Our families grow together, we experience loss together, we experience joys, stages of life, offer support and understanding that others can't because they haven't lived this shared experience. We may out live our parents together but will have each other. We want this for our son, Asher, too. Our only chance of bringing him a sibling is continuing with IVF again. However, we have to be ready to spend a minimum of \$5,000 to transfer one single embryo. And if that doesn't work, like our first transfer didn't, we have to be ready to spend it again. This financial burden will likely put us into debt again before we even get a chance at parenting a second child. Every time, it's a 50% chance. Can you imagine this experience?

I understand that state of Maine employees are offered some coverage for IVF but Maine residents are not. I am asking that your committee votes this bill to pass as it will help to support other Mainers like me to afford having a family, something that seems like it should be a given but isn't for all.

If it doesn't pass, you will likely see young couples leaving this state to live somewhere that is more supportive of both their health as well as their desire and right to raise a family. If it doesn't pass, those who can't access fertility treatments because of the cost or choose to move will likely be experiencing profound grief as their dream of raising a family in Maine will be out of reach.

Thank you for your time with reading my testimony in support of this bill. I know that you will be pleasantly surprised with the cost study as well as comparative financial examples that prove this coverage will not be a burden on business or individuals who don't need these treatments.

Sincerely,

Michelle Wells

Asher – the first “Mainer” in our family!

