

Amanda Hathaway

Dec. 30, 2022

Public Policy Memo

The lack of fertility insurance coverage in Washington is a public problem. One in 8 people are affected with infertility. That equates to almost 1 million Washingtonians for infertility alone. This number doesn't include cancer patients, transgender people undergoing gender-affirming care, and LGBTQIA+ couples. The World Health Organization states that infertility is a disease and yet there is no mandated insurance coverage in Washington. This creates inequities for those trying to build their family. The average cost for one complete in vitro fertilization (IVF) cycle is nearly \$20,000, and doing a cycle does not promise a baby. This financial burden impacts the BIPOC, single parent by choice, and LGBTQIA+ communities significantly. There are already disparities in access to care for BIPOC communities and sexual orientation discrimination for LGBTQIA+ communities. The lack of mandated coverage causes finances to be a barrier to becoming a parent. Without mandated coverage, cancer patients have to pay out-of-pocket in order to do any gamete preservation. This is also the same for transgender individuals that want to undergo gender-affirming treatments. Without proper access, people try desperate measures to get pregnant. They may use over the counter items and medications that are not approved by the FDA. Due to costs they may transfer multiple embryos which can lead to a pregnancy of multiples. This could actually be dangerous for the pregnant person and babies if too many embryos implant, and may lead to multifetal pregnancy reduction. Multifetal pregnancy reduction is heartbreaking decision for people that worked so hard to get pregnant. If our state legislators could pass a bill requiring insurances and companies to at least offer fertility coverage, it would create opportunities for all people to become parents by going through the proper, healthier care and without going into debt trying to do so.

