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March 6, 2023

Chair Matt Klein

Senate Commerce and Consumer Protection Committee

2105 Minnesota Senate Bldg.

St. Paul, MN 55155

RE: SF 1704 - SUPPORT

Dear Chair Klein and Members of the Committee:

RESOLVE: The National Infertility Association represents the millions of women and men in the U.S. with infertility and the more than 163,000 Minnesota residents struggling with this disease, plus thousands more who require medical intervention to build their families. We are pleased to support SF 1704, which would require coverage of infertility treatments, and urge this Committee to favorably recommend this pro-family legislation.

SF 1704 updates the state's insurance law to require coverage for fertility and reproductive endocrinology services for men and women. This update will significantly improve access to the standard of care for patients with infertility and those diagnosed with cancer or other conditions that may cause infertility.

According to the CDC, one in eight people have trouble getting pregnant or sustaining a pregnancy. Infertility cuts across socioeconomic levels, and all racial, ethnic and religious lines. Medical conditions such as endometriosis, ovulation disorders, premature ovarian failure and male factor are some causes of infertility. The American Medical Association, the American Congress of Obstetricians and Gynecologists, and the World Health Organization all recognize infertility as a disease. As such, infertility should be covered by health insurance like other diseases.

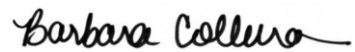
Family building options for this population are costly; the average cost of an in vitro fertilization (IVF) cycle in the U.S. is approximately \$15,000. A recent survey found that women (25-34 years old) accrued \$30,000 of debt on average after undergoing fertility treatment. Such costs put fertility treatment out of reach for many. In fact, only one in four people get the treatment they need to overcome infertility.

Minnesota should join the growing list of states that require fertility coverage. As proven in these states, insurance covering in vitro fertilization (IVF) decreases the chance of multiple births, and lowering multiple births decreases overall health care costs and results in healthier babies and healthier moms.

We respectfully ask that you pass SF 1704 out of the committee and help ensure it has a pathway to law on behalf of all Minnesotans struggling to build their families.

We are happy to provide you additional information on this issue as RESOLVE has been providing support, information, and advocacy for the infertility community since 1974. I can be reached at bcollura@resolve.org and our website is www.resolve.org.

Sincerely,

A handwritten signature in black ink that reads "Barbara Collura". The signature is written in a cursive, flowing style.

Barbara Collura
President and CEO