Subject Line: Support HB1282 – Insurance Coverage for Infertility

Dear Committee Members,

My name is Megan Moderow, and I am writing to urge your support for HB1282, a bill that would require insurance coverage for infertility treatments in North Dakota.

Infertility affects 1 in 6 families, yet it remains the only medical condition routinely excluded from insurance coverage. For many, the high cost of infertility treatments is financially devastating and prevents families from accessing the care that could help them grow.

This bill is about equity in healthcare. Infertility is not a choice—it is a medical condition, and it should be treated as such. Providing insurance coverage for infertility treatments would allow families to pursue the future they've dreamed of without facing insurmountable financial barriers.

I ask that you please vote YES on HB1282 to make infertility care accessible and affordable for North Dakota families.

Thank you for your time and thoughtful consideration.

Sincerely,

Megan Moderow

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