

Hello. My name is Kaydee Pederson. I am from Minot. I am speaking in support of House Bill 1143. I'd like to start by telling you all a little bit about me and why this bill is so important.

As I said, my name is Kaydee. I am 32 years old, and I have a wonderful husband of six years named Matt. For a few years now we have been ready to begin the next phase in our life: starting a family and becoming parents.

Starting a family was never going to be easy for us. I was diagnosed at birth with a genetic disorder called Turner Syndrome (TS). Turner Syndrome has resulted in my ovaries not developing and a congenital heart defect. I've known for as long as I can remember that biological children would not be in the cards for me.

When I submitted my testimony back in the 2021 session, my husband and I had not yet gone through any fertility treatment. Since then, after saving up the needed funds, my husband and I have been through two embryo transfers, so my perspective has greatly changed in the past two years.

I could spend my remaining time discussing the breakdown of our \$60,000 plus out of pocket expenses for one unsuccessful embryo transfer in January 2022 and one embryo transfer in August 2022 that ended in a miscarriage, but I don't want to bore you discussing numbers and statistics.

Instead, I am going to spend my remaining time discussing the human experience of what my husband and I went through saving up to grow our family and navigating insurance when we have the limited \$20,000 lifetime maximum coverage for infertility.

After working hard and sacrificing to save as much as possible, we created a GoFundMe with a relatively small goal to help us reach our savings goal after some encouragement from family and friends. Crowdfunding for infertility makes you feel extremely vulnerable. It feels like you are begging for money for a dream. You also feel like you will be judged if you eat out at McDonald's because every frivolous dollar you spend could have gone toward your savings instead.

Because our chosen clinic was non-participatory with our insurance plan, we had to pay up front before accessing that coverage, and there was no guarantee every part of our claim or every medication would be covered or reimbursed because insurance company decision makers get to choose what is covered and what is not covered, and patients requiring care are at the mercy of those decisions makers to move forward with a medical decision. After meeting my deductible for the year, the total reimbursement we received from insurance was around \$7,000. When an insurance agent gets tears in their voice after hearing your frustration with trying to access coverage you have, you know even they know it's wrong, but again, the agent on the phone isn't the decision maker.

Last session, a representative said on the house floor something along the lines of it is a choice to pursue fertility treatment and that the public shouldn't have to pay higher insurance premiums because of it.

Let me tell you as someone who does not have the biological means necessary to have children naturally that pursuing the medical help needed to grow my family certainly does not feel like a choice. When a new doctor tells you two weeks after having a D&C that they do not feel it is safe for you to carry a pregnancy because of your congenital heart defect and that gestational carrier is the route they recommend for your one remaining embryo, seeking out fertility treatment certainly does not feel elective.

Many people have children naturally every day, and some of them, at a great cost to the public in tax payer dollars via programs and financial assistance. Mandating access to coverage and care for fertility treatment is a small drop in the bucket price wise to the public.

I will not apologize if I come across as bitter or angry about this matter. It has only been four months since I had a miscarriage and two months since I was forced to accept the fact I would not be allowed to carry a pregnancy for my own safety and health. And there's a lot that I am have to hold back from saying here today because we do not have the time.

I do want to end on a positive note though, because this room is full of decision makers. What the passing of this bill means is so much bigger than any one person, which is why I will continue to fight to make access to coverage a reality.

My name is Kaydee Pederson. Thank you for your time.