

Dear House Representative,

I write in regard to approving HB 1146. I just finished paying another month of insurmountable credit card payments related to medical payments that were not covered by my insurance company despite being related to medical diagnoses beyond my control. My name is Shauna Erickson-Abou Zahr. I am a North Dakota native who loves our state, and looks forward to raising my children here. Just under 2 years ago I was diagnosed with breast cancer at age 32. I joined the club no one wants to be a part of – cancer survivorship- a decade before screening would be required. Unfortunately, at the same time, I was also joining another club secondary to the life saving treatment I needed- infertility.

When my husband and I got engaged, we discussed goals and direction for our lives. Obviously, cancer wasn't a part of that, at least not in my early thirties, but children were. Currently, I am debuting into my third round of invitro fertilization (IVF), a procedure being utilized to see if doctors can get eggs out of my ovaries that were exposed to chemotherapy, radiation treatment, and chemical menopause (all needed to save my life). To date, my family has spent \$58,892.59 on fertility treatments to fight for our future family. Zero of this treatment was covered by our insurance. This amount is more money than what I take home from the non-profit I provide child mental health therapy at each year.

How can we let this happen to North Dakotans, to our neighbors, to people that have fought and survived cancer? Shouldn't having cancer have been the worst part of this decade of my life? What did I dream of more than my future career and wedding day? Becoming a mother. This was never a "choice" in my life, but rather a destiny, hence why my husband and I have had to max out multiple credit cards in order to hopefully make parenthood a possibility for us. It isn't acceptable to have a disease, whether it's primary or secondary to another medical condition, not be covered by our health insurance and leave North Dakotans with such financial distress. Because building a family isn't a choice- it is how we are programmed here with our deep value systems.

What is most heart wrenching to me was this- it was brought to my attention that during last legislative session folks considering this issue said others shouldn't be "responsible" for helping families with fertility treatments. The amount of money my family paid in IVF bills wanes in comparison to what is covered by insurance in cancer costs. Hundreds of thousands of dollars were spent on diagnostics, chemotherapy, radiation, and surgery for me alone. The amount of money needed to support the minority of North Dakotan families facing infertility with the fertility coverage is nothing compared to what is paid for diseases that pose imminent risk to people's lives. Moreover, don't we help our neighbors with what they need in this state? Fertility coverage is one of those needs.

I ask that you vote in favor of including infertility as a covered benefit set in our state. It will be too late for my family, but no other family, cancer or not, should have to figure out how to raise limits on their credit cards in order to be able to birth beautiful children into our state. Having cancer wasn't a choice I made, having to lose all my hair to chemotherapy wasn't a choice, and having my fertility taken from me was certainly not a choice. These were/are necessities that voting in favor of HB 1146 will ensure rightful coverage for medically necessary treatments for our neighbors.

Sincerely,



Shauna Erickson-Abou Zahr, M.S., LMFT