

# 1146 testimony - PRO

Shana Beadle, Bismarck resident

Thank you, Chairman Louser, and the rest of the honorable IBL committee members.

My name is Shana Beadle. If I look a little familiar, that's because I am married to Thomas Beadle, your former House colleague and current state treasurer. In 2014, we were ready to start a family, so we got married. All these years later, and we are still not parents.

But, we have been trying. I have a medical condition called PCOS, which is common and affects around 10% of all women. This condition means that my hormones are off, and the most common way to regulate symptoms is a prescription of birth control. However, that doesn't really work when the goal is to have a baby! I have tried just about everything to boost my fertility. Supplements, acupuncture, naturopathic doctors, meditation, yoga, Mayan belly massage, diets, weight loss, medications, injections, and IUIs. Thanks to our most recent IUI, I had the best and worst days of my life. In August, it worked. I was pregnant for the first time ever. And then, days later, something felt wrong, and I had miscarried.

So, we continue the journey. We put our trust in medical science and our faith that something will work. But, we need the insurance and medical coverage to continue. Each medicated fertility cycle is thousands of dollars, multiple ultrasounds, multiple visits to our local provider in Bismarck, consultation with the experts in Fargo, prescriptions, injections, and then faith and waiting.

The process is hard. My body has been through so many hormones and blood draws and injections and scans. My mind has been through even more, because I am sad and ashamed and heartbroken that my body hasn't cooperated. And if you know my husband Thomas, you know he would be the best dad.

But it's not easy. This is not something someone undertakes without deep thought. As I can attest, it's also not a process that works on the first try, and those expenses add up. We are now finally in a financial position to pay for these expensive medications, but now that I'm 35 years old, it's just a harder road.

So, I am here to tell you that yes, real people need and want this legislation. This is a solution to a real problem. I am a person covered by the PERS insurance who needs and wants this benefit. You might not hear much about it, because people don't tend to speak up about their struggles with fertility, but it is real.

I know we don't love insurance mandates in this state, and I'm sure you'll hear some persuasive testimony about cost. But, we also know that the goal of insurers is to retain their money and not pay out as much as possible. That's their industry, and I respect it. However, it's also the state's prerogative to decide that some benefits are so important they require coverage. I argue that growing a family is one of the most important and beautiful goals that we could have. I'm sure that each of you with children agrees that they are a blessing, and that your life would be missing something without them. I would also add, this bill doesn't force other

companies or businesses to cover anything, it is just about what the state of North Dakota requires for their own plan that covers our state employees. From my understanding, all changes to take immediate effect are only in chapter 54, which deals with PERS.

Finally, I just want to leave you with the idea that the state of North Dakota prides itself on being family forward. Here's a chance to prove it - to support our struggling families with a little bit of insurance coverage to help grow the next generation.

Thank you for your time, and I'm happy to answer any questions you may have.