

Date: January 9<sup>th</sup>, 2023

To: Whom It May Concern

Re: Infertility Treatments

Hello – I am writing to you today in support of the bill to mandate insurance companies to cover infertility treatment. I am a 33 year old conservative women and hopeful mother to be, who is currently going through IVF. After five failed rounds of IUI and one miscarriage, IVF is the only way my husband and I will be able to have children. Though we have unexplained infertility, we are not getting any younger and our chances of having a child naturally continues to decrease. My husband is a successful dentist and business owner in town, and I am a Mortgage Lender. Through my employer, I have \$20,000 lifetime benefit for infertility treatment that will covers some of the costs, however; we are still going to have to pay about \$15,000 - \$20,000 out of pocket. Thankfully we are financially stable and can afford this kind of treatment, but there are many North Dakotans that cannot. Working in banking, I could not imagine having to take out a Second Mortgage or HELOC on my home in order for a chance to have a child. People around the United States are starting to talk about infertility more, and in North Dakota we can do better!

Sincerely,

Sarah Bulik