

My name is Kelsey Knodel and I am a military spouse to a North Dakota Active Guard Reserve Soldier under Title 32. Five years ago, my husband was freshly home from a deployment in support of Operation Enduring Freedom, when we began discussing the hopes to grow our family. After one year of trying, we realized we were the 1 in 8 couples struggling with infertility. We spoke with our medical professionals and a referral was made for reproductive medicine. We waited to be seen and had many tests, time off work, early morning or lunch hour appointments, pokes, prodding, all to get to a diagnosis of unexplained infertility. The grief you feel receiving a diagnosis that can't be explained was unbearable. We tried to hold onto the hope that our dream to have a child would be fulfilled someday. Shortly after meeting with our medical team, they discussed the next steps for assisting us in our goal to grow our family. During this time, we were able to meet with a financial representative from the reproductive clinic. To hear that TRICARE covers diagnostic testing for analysis was reassuring; however, to hear that they do not cover any of the procedures including intrauterine insemination (IUI) and invitro fertilization (IVF) was disheartening. The financial counselor quoted us around \$3,500 for an IUI procedure and close to \$25,000 - \$35,000 for IVF depending on medications prescribed, genetic testing results, and if a fresh or frozen transfer would be recommended. Research states women have a 20% chance to obtain pregnancy each month, for women diagnosed with infertility that number drastically decreases to around 0-11%. In our experience, the specialist recommended starting with least invasive procedures first before moving to IUI or IVF. As we progressed through months of treatment and recurring negative pregnancy tests, the conversation led to IUI and IVF. Knowing TRICARE does not cover such procedures, required us to make the decision that would impact us financially. Living a military lifestyle requires sacrifice, for your family, community, and country. The thought of sacrificing our dream to grow our family based on lack of insurance coverage was discouraging. Less than one percent of our nation serves in the military. Of this almost one percent, many military families experience the devastating diagnosis of infertility. The sacrifice of a soldier's selfless service and their spouses' support and dedication to their nation should afford the additional rights towards progressive insurance coverages related to infertility. Selfless service, courage, honor, duty, are all values of military families. So today, I ask for you to have the courage to stand in support of military families, leading the way to complete and accessible infertility insurance coverage.