

Support House Bill 1146

Dear Chairman and Committee Members,

I am writing to ask for your support of a bill that will help the many North Dakota residents who are struggling to build their families in our state.

One in 8 couples in the U.S. has trouble getting pregnant or sustaining a pregnancy. Infertility affects men and women equally and does not discriminate.

My husband and I tried to have children shortly after we were married and began doctoring soon after. We were given a medical diagnosis of unexplained infertility and tried many invasive procedures that were emotionally and financially exhausting. I was lucky to have some insurance coverage but it was a lifetime maximum amount that was quickly spent after one IVF cycle. The cost to continue treatment was astronomical but we did not want to give up on our dream of having children. We had to stop treatments for long periods of time to save up what money we could, borrow money from family, and max out our credit cards. So on top of the mental and emotional anguish, we also had to deal with the stress of how we were going to pay for continued care and the never ending medical bills. The financial stress affected every aspect of my life; my job, my relationships with family and friends, and my relationship with my husband was strained not only because of the sad reality we were living every day but also because of the financial situation we were in. It took us almost seven years and over \$100,000 to finally welcome our son via gestational carrier. Infertility is a medical diagnosis I don't wish upon anyone. It's a long, lonely, and expensive process. Insurance coverage for an infertility diagnosis needs to be provided for everyone!

House Bill 1146 requires health insurance providers to provide coverage for the diagnosis and treatment of infertility. The bill complies with current medical standards of care for those affected by infertility, including coverage for fertility preservation treatments to allow women and men to preserve their fertility before undergoing cancer treatment or other medical procedures. Such coverage provides the best outcome for parents and their offspring.

I hope you will support this pro-family bill on behalf of the 1 in 8 couples in our state who are struggling to build their families and for patients whose cancer may impact their fertility.

Sincerely,

Kristin Natwick