

January 25, 2025

Support HB1282 – Insurance Coverage for Infertility

Dear Committee Members,

My name is Casie Davis, and I am writing to urge your support for HB1282, a bill that would require insurance coverage for infertility treatments in North Dakota.

Infertility affects 1 in 6 families, and it's the only medical condition that insurance routinely excludes from coverage. For many, the cost of treatments is financially devastating, preventing families from accessing care that could help them grow.

This bill is about equity in healthcare. Infertility is not a choice—it's a medical condition, and it should be treated like one. Providing insurance coverage would give families the chance to build the future they've dreamed of without facing insurmountable financial barriers.

I have a two year old daughter who is only here because of IVF and the amazing doctors and healthcare professionals that have helped us along the journey of infertility. However, the financial impact of years of infertility treatments (rarely ever covered by insurance) will have long term consequences for our family. I have never doubted if that cost was worth it, but it was a burden that made an already distressing diagnosis even more difficult.

I am also on the board of Everlasting Hope, which is a local nonprofit focusing on support and awareness for infertility across the state. We have raised money through the years to help North Dakota families with the cost of their infertility treatments. We also find ourselves fighting for infertility insurance coverage year after year. We are proud of all the work we have done, but HB1282 is an important step in having a far-reaching and long-lasting affect on infertility patients in our state.

Families should not have to choose between having children or not based on their insurance coverage, but that is where so many North Dakota families find themselves. Many of us affected by infertility pay our monthly insurance premiums, which cover so many medical issues and treatments that we will never utilize. And yet, we have found that the insurance companies will continue to exclude infertility from their coverage for as long as they are allowed, under the guise that it will add too much cost to premiums. I find myself asking why my diagnosis is too expensive to cover, while thousands of other diagnoses are not? Passing HB1282 is a big step to change that and help thousands of North Dakota couples expand their families.

Please vote YES on HB1282 to make infertility care accessible and affordable for North Dakota families.

Thank you for your time and consideration.

Casie Davis
District 30
Bismarck