

Dear Senators,

Thank you for proposing this much needed bill. I was a gestational carrier in 2018, and it was a wonderful experience...one that would have been made easier and less stressful had I been able to utilize my private insurance and have continued care with the providers I have used for years.

I have had healthcare through my current employer for over 10 years. When I got pregnant with my son in May 2016, we did our research and sought out an OB that we connected with. We trusted her to help guide us through the journey of pregnancy and childbirth. We invested time into our relationship with our Doctor, and it was a wonderful experience. So much so that I began to research becoming a surrogate shortly after my son was born. My pregnancy and delivery had been such a joy that I wanted to bring that to another family who couldn't have kids of their own.

Once I went through the lengthy approval process, I was required to obtain new health insurance. My employer healthcare had language denying my ability to be covered if I was carrying a baby as a part of a compensated surrogacy. I had to once again put forth the time and effort to find another good fit for me. In addition to the added time and stress to find coverage, I also had to keep track of all premiums and payments assigned to two separate insurance companies for the span of 1.5 years (from the time I signed my contract until 3 months Postpartum). It was at times confusing and overwhelming having to be seen for everything non-pregnancy related by my employer covered doctors, and everything pregnancy related through the surrogacy insurance.

I also know the cost of paying for my medical coverage added greatly to the total cost of the surrogacy for the baby's parents. They have their own insurance through their employer, one that would cover them had they been able to create a family on their own. I have my own insurance that covers my biological pregnancies, so why add in this significant extra cost (close to \$12,000 between monthly premiums and out-of-pocket expenses)? This is money spent on top of the tens of thousands this family had already paid to the fertility clinics just to provide and implant a fertilized embryo.

Finally, once my journey as a surrogate is over I must return to my original OB/GYN. Someone who I know and love, but who has been removed from my care during one of the most profound experiences a female body can go through. She now has to rely on another providers notes/tests and second hand information to continue to treat me from years to come. Given the choice, I would prefer the continued care of having my chosen provider see me through all of my pregnancies, not just the ones of my biological children.

Thank you for your time and consideration!

-Megan Montgomery

Resident of Hillsboro, OR