

March 17th, 2021

RE: SB168

Dear Chair Patterson and Members of the Senate Committee on Health Care:

I write to you today in support of senate bill 168 requiring Oregon insurance companies to provide full fertility coverage to all beneficiaries, including those that like myself, are in need of infertility services to treat the medical condition of secondary infertility and recurrent pregnancy loss. This medical condition is no more a choice than a diagnosis of such things as cancer, or diabetes and the associated treatments should also be a covered benefit.

I have read testimony from those opposed and would argue that not covering infertility treatment can be more expensive to insurance companies. I suffered the journey of unexplained infertility with multiple miscarriages at various stages of development over a span of about five years. I do not have benefits for fertility treatment and do not have the means to pay out of pocket or take out the necessary loans. This resulted in six pregnancies ending in loss and included many expensive medical procedures, testing, and visits to specialists. During this period, my insurance was billed nearly \$200,000 for me alone. This of course does not reflect the costs I incurred out of my own pocket, time for lost productivity or wages from missed work, nor the emotional trauma I endured.

I kindly thank you for your support.

Respectfully,  
Mandi Walker