

Submitter: Nakaya Baughman  
On Behalf Of:  
Committee: Senate Committee On Health Care  
Measure: SB491

My name is Nakaya Baughman.

I am in support of requiring health insurance companies require fertility coverage. I as well as many others struggle or have struggled trying to conceive. For four years I tried conceiving on my own with zero luck. I was told by insurance that "a baby is not a necessity" as if my desire to become a mother was not important. Thankfully I gained access to insurance through an employer that offered coverage, however if I had not gained that specific insurance I would have either been left with approx \$30,000 in medical bills for the treatment and testing I received to become a mother or I would have been left childless and that desire to become a mother unmet. I now have an embryo in storage awaiting future transfer, however am again met with lack of fertility coverage and the delay of transferring my embryo due to cost of treatment.

Those who want to start or expand their family should be able to do so without the worry of medical bills stacking up against them. Treatment is already such a huge weight of mental and physical setbacks and hardships that those of us in this infertility community and community of LGBTQ+ should be able to try to conceive without the added stress of financial hardship.