

Submitter: Nicci Schaefer-Limbach
On Behalf Of: Oregon Family Building Act
Committee: House Committee On Behavioral Health and Health Care
Measure, Appointment or Topic: HB2959

My name is Nicci Schaefer-Limbach and I live in Eugene, Oregon with my husband. We started trying to have a baby in 2017 and were so excited. Unfortunately, that pregnancy ended with a ruptured ectopic pregnancy that required emergency surgery. An ectopic pregnancy is a non-viable pregnancy due to it being in the wrong spot and is life threatening (the number one cause of pregnancy related death in the 1st trimester) I was left with one tube, medical trauma and debt. It took years for us to heal from the trauma of that but eventually we tried again in 2020. We fell pregnant in May of 2021. That pregnancy also ended with a ruptured tube and led to another emergency surgery. I had then had another surgery to remove my damaged tubes, which led to an endometriosis diagnosis and was told that it was no longer safe to try to conceive naturally. This led to an IVF road and 30,000 in debt.

My story is a prime example of it being more affordable to insurance companies if they would have covered IVF. If I had the option to have covered IVF after my first ectopic, I would have taken it in a heartbeat. But because I did not have that option, I tried naturally again, which led to 2 more emergency surgeries. Due to my infertility, my ectopics and surgeries have cost insurance over 150,000 vs 15,000-30,000 to do IVF.

Infertility is medically classified as a disease by the AMA, SART, WHO, so it is rather confusing to not be able to seek covered treatment for your specific disease.

Paying for one cycle of IVF meant taking out a loan on our mortgage. It meant sucking up our pride up and doing a gofundme. It meant draining all of our savings and resources. IVF statistically takes 3 tries. What I can tell you, is that we need to support the people that are willing to do this much to have a family. Because these are the people we want to see raising the next generation.

I testified the last few years a fertility bill was introduced and I am lucky enough to wake up to my sweet IVF toddler every morning. What I can tell you, is that I am lucky. I am lucky that I had enough credit to take out a massive loan, I am lucky I had friends and family donate and share our go fund me and I am lucky that our embryo transfer worked the first time.

I'll repeat this... Infertility is a disease and is recognized by all major medical associations and providers as such so it's rather confusing that non-medical professionals get to dictate what is covered and what is not. What's even more confusing is the double

standard of what's covered. Many insurance cover breast implants for a woman who had breast cancer, but won't cover infertility treatment for a woman with reproductive cancer or who has undergone chemo. While I think all of these should be covered because it impacts a person's quality of life and their physical and mental health, it kind of shows what we value in society.

I am urging you to please support this bill. Be part of the solution in providing
EQUITABLE REPRODUCTIVE COVERAGE FOR ALL