

Submitter: Tracy Palmer
On Behalf Of:
Committee: Senate Committee On Health Care
Measure, Appointment or Topic: SB535

It is with great frustration that I share my testimony- again. I have shared my story countless times over the last close to 6 years with members of Congress and their staffers. We're told our stories matter, that our representatives care and today I am hard-pressed to feel that. Because as we have argued over the incredibly insignificant cost of mandated fertility coverage or the exceptions wanted by certain providers, people's lives are being irrevocably changed. Their fertility is waning, their funds are drying up, and their chances of growing a family are shrinking. The insurance companies will tell you that their actuaries have done the calculations and they'll provide you with huge costs for this coverage, but we have *actual data* that shows that is not true. I won't list the stats here, you have those from the other states who provide this care and PEBB here in Oregon. I am one of the lucky ones- lucky because my family is complete. But not without extreme financial and emotional strain. Below is my story and I hope you'll forgive my frustration and take note that we are wasting the valuable time of many families here in Oregon.

Members of the Committee, first, thank you for your time today. My name is Tracy Palmer, I live in McMinnville, Oregon and I have unexplained infertility and what's sometimes referred to as "social infertility" because I am a member of the LGBTQIA+ community in a same sex relationship. When we speak about infertility, the statistic of 1 in 6 gets mentioned a lot- but this statistic fails to include the queer community who need utilize fertility treatments but don't always fall into the definition of infertility as it stands. I have never had insurance with fertility coverage. My wife and I struggled for nearly two years to conceive our first child, suffered pregnancy loss, spent over \$40,000 and paid for it all out of pocket. We began with at home IUIs with sperm from a sperm bank and a midwife who came to our home to perform the IUIs. After 5 cycles and 6 IUIs, we were emotionally and financially drained with no success getting pregnant. We took a step back to save more money and eventually decided to get the help of a fertility doctor. We did a total of 4 medicated IUIs at a fertility clinic, suffered one miscarriage and eventually got and stayed pregnant on the 4th IUI. I gave birth to our son in October of 2021 and in November of 2023 our second son was born after 1 IUI at the same fertility clinic. No one should have to go into debt, spend what we spent, and put everything on hold for the chance to build their families. My experience with infertility as a queer person has brought advocacy into my life because I don't want anyone to go through the struggle that we did -infertility is hard enough without the immense burden of lack of equitable infertility coverage and inclusive pro-family legislation. SB535 is the difference for so many people in Oregon.