

Submitter: Paula Amato
On Behalf Of:
Committee: Senate Committee On Health Care
Measure, Appointment or Topic: SB535

April 3, 2025

Chair, Senate Committee on Health Care
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Chair Patterson, Vice Chair Hayden and Members of the Committee,

My name is Paula Amato. I am a Professor of OB/GYN at OHSU and immediate past-president of the American Society for Reproductive Medicine. I am testifying in support of SB535. I would first of all like to take a moment to thank our co-sponsors, namely Senator Patterson, Representative Neron, and Senator Jama, among others.

I have testified in front of Oregon legislature many times before in support of infertility insurance coverage. Hopefully by now you recognize that this is a reproductive justice issue. Infertility is a disease, as recognized by every leading medical organization, which carries significant psychosocial burden. Furthermore, infertility treatment is part of comprehensive reproductive health care. Lack of insurance coverage exacerbates health disparities that disproportionately affect lower income people, people of color, and the LGBTQ community who must use assisted reproduction to build their families. For young patients with cancer, fertility preservation may be their only hope for a genetically-related child in the future. Lack of insurance coverage also incentivizes couples to pursue less effective treatments wasting precious time and money and which, in some cases, are associated with a higher risk of multiple pregnancy and associated complications.

I want to spend most of my time today addressing the inevitable opposition voices you are likely to hear. First, they will tell you that this bill is too expensive. Yet, 24 states already provide infertility insurance coverage, 15 of which include IVF, most recently California. We have real world data from that this coverage can be provided for minimal cost. This bill will have no financial impact on state because PEBB already provides this benefit. The bill only applies to the private insurance market. In fact, PEBB's own data, over the last 3 years, shows that utilization rate is quite low at around 1%. So much so, that they recently expanded their benefit which is now even more generous than what is included in this bill. Studies show that providing infertility insurance coverage can even be potentially cost-saving in the long run, because states with an infertility insurance mandate have a lower incidence of multiple

pregnancy and associated health care costs.

Secondly, the opposition will tell you that this bill is not equitable because it does not include the Medicaid population. We would love to include the one in three Oregonians covered by OHP because they have a right to build families too. But we also recognize that that might not be feasible for the state right now given competing priorities. Yet, we are committed to expanding this coverage to include all Oregonians. In fact, this bill includes a study that will provide valuable data for a Medicaid waiver that would hopefully expand infertility benefits to everyone in the future.

And finally, on the issue of religious exemption. As a practicing Catholic, freedom of religion is very important to me. I affirm people's ability to make conscience-based medical decisions. A secular government defends true religious freedom which secures equality for everyone. There are mechanisms in place that already allow religious-affiliated insurers to provide infertility benefits for their PEBB members and abortion care through RHEA. We will forward to working with religiously-affiliated insurers to find a similar path forward with this bill.

Oregon has been a leader in reproductive health. At a time when reproductive rights are under attack, this feels especially urgent. This bill is pro-family and pro-women. It's the right thing to do. Let's get it done and make sure all Oregonians are able to build their families, if and when they want to.

Thank you for your consideration.

Sincerely,
Paula Amato, MD