By the Numbers: Providing Fertility Coverage = Better Health Outcomes, More Savings

- Across the political spectrum from New York to Arkansas, 21 states provide benefits for fertility treatment – some for decades.
- Providing coverage for fertility treatment minimally impacts premiums. The increase in other states has been less than 1%. i

**Average Cost of Infertility Coverage in Three States with Comprehensive Fertility Coverage** ii

<table>
<thead>
<tr>
<th>State</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connecticut</td>
<td>$1.06 per member per month</td>
</tr>
<tr>
<td>New York</td>
<td>55 cents per member per month</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>$1.29 per member per month</td>
</tr>
</tbody>
</table>

The Total Cost of Care: Other Fertility Care Options are Ineffective and Costly

- Threats of large premium increases don’t look at the whole picture and total costs of health care.
- Because of the initial cost of IVF treatment, consumers often resort to riskier and less effective options which when successful often result in premature and multiple births. iii
- Studies show that states that do not require insurance coverage have the highest number of embryos transferred per cycle, the highest rate of pregnancy and live births from in vitro fertilization, and the highest rate of live births of multiple infants (especially three or more). iv

Providing Comprehensive Fertility Care Saves Billions

- States with IVF insurance have fewer rates of multiple births than states without IVF coverage. v
- Multiple pregnancies cost about $4.2 billion more than singleton pregnancies in pre-term care. vi
- Pregnancies with the delivery of twins cost approximately 5 times as much than a single child and pregnancies with triplets or more cost nearly 20 times as much. vii
- Studies estimate the national savings from fewer multiple births would be over $6 billion a year, making it likely that insurers could potentially save tens, if not hundreds, of millions of dollars a year by providing IVF coverage since patients will no longer be forced to use medical options that are more risky. viii
- Premature births related to multiple pregnancies cost billions in pre-term care and long-term care.

Business is Leading the Way

- A survey conducted by insurance broker Willis Towers Watson indicated that 63% of employers expected to offer fertility benefits by 2022.
- 97% of employers offering infertility coverage have NOT experienced increases in their medical costs. ix
- Companies investing in fertility treatments for employees include: Ace Hardware, American Express, Apple, AT&T, Avon, Bank of America, Con Edison, Dick’s Sporting Goods, Facebook, General Mills, Deloitte & Touche, ExxonMobil Ford, Gap, General Mills, Geico, IMB, JP Morgan, Linkedin, Mass Mutual, Microsoft, Morgan Stanley, Pinterest, Proctor & Gamble, Scholastic, Starbucks, Target, Tyson Food

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