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Title: Fertility Treatment Coverage
Introduced by: Micaela Stevenson, for the Medical Student Section
Original Author: Micaela Stevenson
Referred To:
House Action:

Whereas, infertility is defined as the inability to conceive after one year of regular sexual intercourse without using birth control and can affect any age and sex, and

Whereas, involuntary childlessness due to infertility can profoundly impact people's lives, causing medical, social, economic, and psychological harm, and

Whereas, lack of insurance coverage often leads some women to take risks that will increase their chances of becoming pregnant such as implanting multiple embryos at one time, and

Whereas, implanting multiple embryos may cause multiple gestations, increasing the risk for maternal and fetal complications, as well as increased medical care expenditures due to these complications, and

Whereas, the majority of patients who wish to undergo fertility treatment, such as IVF, must pay out of pocket due to lack of health insurance or having insurance policies that do not cover infertility treatment, with the median price of a cycle of IVF in the United States, including medications, at \$19,200, and

Whereas, Medicaid covers preconception care and contraceptives as part of family planning services, but infertility testing and treatments are rarely considered family planning services and rarely covered by Medicaid, and

Whereas, 16 states (not including Michigan) have passed laws that require insurers to either cover or offer coverage for infertility diagnosis and treatment. Fourteen of these require insurance companies to cover infertility treatment and two requiring insurance companies to offer coverage for infertility treatment; therefore be it

RESOLVED: That MSMS supports that Michigan health plans including Medicaid cover fertility treatment, such as in vitro fertilization and other treatments for fertility preservation.

WAYS AND MEANS COMMITTEE FISCAL NOTE: Resolutions only requesting new or revised MSMS or AMA policy - \$500

Relevant MSMS Policy:

None

Relevant AMA Policy:

None

Sources:

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5. Skinner E, Garcia A. State Laws Related to Insurance Coverage for Infertility Treatment. National Conference of State Legislators. <https://www.ncsl.org/research/health/insurance-coverage-for-infertility-laws.aspx> Published June 12, 2019. Accessed January 1, 2021