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**Senator Garrett Paul Mason**  
**Senate Majority Leader**

**Testimony from Senator Garrett Mason**  
**in support of**

**LD 943, "An Act To Provide Access to Infertility Treatment"**

**Joint Standing Committee on Insurance and Financial Services**

**April 14, 2015**

Senator Whittemore, Representative Beck, and members of the Insurance and Financial Services Committee: I am State Senator Garrett Mason and I represent District 22, which includes the Androscoggin County towns of Durham, Greene, Leeds, Lisbon, Sabattus, Turner and Wales; and the Kennebec County towns of Litchfield and Wayne. I am before you today as the sponsor of LD 943, "An Act To Provide Access to Infertility Treatment."

Infertility is an issue that has plagued both men and women for centuries. Approximately 10 to 15 percent of couples in the United States are infertile. It may be due to a single reason, or a combination of issues that prevent a pregnancy from occurring or continuing.

When a couple has been trying for years to conceive without success, the emotional toll can be almost too much to bear. There may be feelings of guilt, anger, and for many, a sense of loss – often times, a couple builds their future around a plan of having children and can be devastated when they are unable to conceive a child through natural methods. I know that most of you know someone personally who has been faced with infertility issues and have heard first-hand of the struggles they have endured. There are a number of people here today to share their stories as well.

Fortunately, there are many safe and effective treatments for overcoming infertility. These treatments greatly improve the chances of becoming pregnant. Yet, so many people are not able to financially afford these treatments. Many of these couples have insurance, insurance plans that by all aspects are considered good insurance plans, but treatments for infertility are not covered. To me, it is sending the message to these couples that we are willing to find out what the problem might be but we are unwilling to help you in providing a solution. That is wrong.

Since the 1980s, approximately 15 states have adopted some type of mandate for infertility insurance coverage, including our neighbors in New England – Massachusetts and Rhode Island. Massachusetts infertility treatments covered in the state's mandate only account for less than one-half of a percent of the cost of an insurance premium.

Implementing the proposal before you today will provide couples throughout Maine peace of mind by providing available options in conceiving a child, without prohibitive financial barriers standing in the way of denying them a family of their own.

Thank you for your time today and your consideration of this proposal. I would be happy to answer any questions committee members may have.