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The Importance of Advocating for Fertility Benefits at Work



By [Amanda Brink](#) posted 07-20-2023 16:23

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As an advanced practitioner in oncology, chances are you have encountered someone – a co-worker, friend, patient, or even yourself – who has sought fertility treatments. In fact, the World Health Organization estimates that about 1 in 6 adults worldwide are affected by infertility. The reasons for pursuing fertility treatments are multifactorial and go beyond the scope of this post. However, I do want to highlight the difference that having employee-sponsored fertility benefits can make for a person and emphasize the importance of advocating for this benefit at your place of employment.

It's no secret that fertility treatments, especially for women, can be expensive. The cost varies depending on the specific treatment required, such as a full IVF cycle (including ovarian stimulation, oocyte retrieval, and embryo transfer), oocyte cryopreservation alone, or intrauterine insemination alone. Additionally, factors like location and individual medication needs influence the cost. On average, a single IVF cycle is estimated to cost between \$15,000 and \$30,000. Unfortunately, many individuals require multiple cycles to achieve their fertility goals, if they are achieved at all.

Insurance coverage for fertility services is variable. Most insurance companies only cover “medically necessary” services, which fertility services are generally not considered to be. Even when fertility services are covered by insurance, some services such as laboratory testing may be covered while others such as IVF are not. Although some states require coverage for fertility services, there are loopholes, such as exemptions for self-funded health plans, that many employer-sponsored programs fall under. Furthermore, there may be strict eligibility criteria for fertility treatment, including age requirements.

Comprehensive employer-sponsored fertility benefits can make a significant difference for many people in pursuing fertility treatment. Personally, I recently decided to pursue oocyte cryopreservation. This benefit was added to my employer-sponsored benefits less than a year ago. So instead of paying up to \$15,000 to \$20,000 for an egg-freezing cycle, my total out-of-pocket cost, including medications, was just \$1,500. Without this benefit, I might have foregone this treatment or postponed it until later, potentially reducing the chances of success.

Even if you don't plan to use fertility treatments yourself, you can still serve as an advocate for your fellow employees and society as a whole. In a recent episode of the *Money with Katie* podcast, Katie Gatti Tassin interviewed Arielle Bogorad, the senior vice president of employer market strategy at Progyny. Progyny is an organization that provides comprehensive fertility and family-building benefits to employers for their employees. Bogorad, who was previously a benefits professional in human resources, stressed the importance of employees directly letting benefits professionals know about what benefits matter to them.

Offering fertility benefits at work not only provides a direct financial advantage to employees who utilize these services but also brings other benefits to employers. For instance, it normalizes conversations about fertility treatments, reducing the associated stigma. Additionally, offering fertility benefits can boost employee satisfaction and retention, benefiting the entire organization. Some individuals even consider changing jobs to pursue positions with fertility benefits. By advocating for fertility benefits within your organization, you may unknowingly assist your future patients if they work there or at another company where someone else has championed these benefits. Moreover, offering fertility benefits supports LGBTQ individuals and couples, as the majority of LGBTQ employees expect to utilize fertility treatments, foster care, or adoption in their family-planning process.

In conclusion, advocating for fertility benefits at your workplace can have a profound impact on individuals and their families who are navigating the challenges of infertility. By recognizing the financial burden of fertility treatments and the significant role that employer-sponsored benefits can play in making these treatments more accessible, we can create a more inclusive and supportive environment for everyone.

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