

INTERESTED IN A FERTILITY MANDATE IN YOUR STATE?

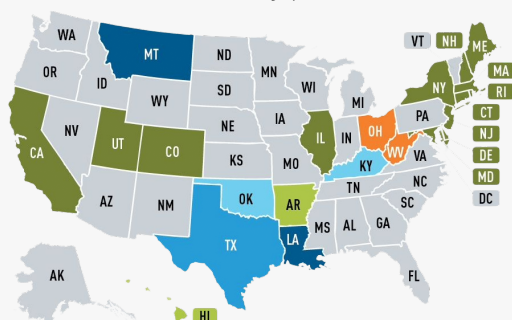
UNDERSTANDING FERTILITY INSURANCE MANDATES

Fertility insurance mandates are laws that require certain health insurance plans to cover infertility diagnosis and treatment, including IVF and fertility preservation. Current mandates vary widely by state in terms of:

- What treatments are covered
- Which insurers must comply
- Who qualifies for coverage

As of 2025:

- 22 states and Washington, D.C. have some form of a fertility insurance mandate
- 11 states require comprehensive coverage for both IVF and fertility preservation



THINGS TO CONSIDER...

1. Who will be eligible for coverage?
 - Encourage legislators to utilize ASRM guidelines when deciding eligibility criteria in order to maximize access to fertility care
2. Will coverage be comprehensive?
 - Comprehensive coverage should include insurance coverage for the diagnosis and treatment of infertility, as well as fertility preservation services
3. Which insurers will be required to comply?
 - e.g., large group, small group, individual, state employers, Medicaid
4. How much will it cost?
 - If available, use state vs independent research firm fiscal analyses to discuss per member per month (PMPM) and overall state costs with legislators
 - Ensure accurate data (e.g., number of treatment cycles, medication costs, ICD/CPT codes) are used in analyses

WHO BENEFITS FROM INSURANCE FERTILITY MANDATES?

Per the updated ASRM 2023 guidelines, the definition of “infertility” includes the inability to achieve a successful pregnancy based on a patient's medical, sexual, and reproductive history, age, physical findings, diagnostic testing, or any combination of these factors.

Fertility insurance mandates can improve access to family building options for:

- Minority and lower income populations
- LGBTQIA+ persons
- Single parents by choice
- Patients seeking fertility preservation treatment (e.g., patients receiving gonadotoxic treatments)
- Partners of active-duty military members and veterans

Prior research has shown implementation of fertility insurance mandates **increase utilization of infertility treatments while minimally increasing monthly insurance premiums.**^{1,2}

States with comprehensive IVF insurance have **lower multiple birth rates, resulting in decreased short- and long-term costs associated with multiple pregnancies and preterm births.**³

¹ Peipert et al. Impact of comprehensive state insurance mandates on in vitro fertilization utilization, embryo transfer practices, and outcomes in the United States, 2022.

² Highland, J et al. State-Mandated Health Insurance Benefits and Health Insurance Costs in Massachusetts, 2013.

³ Jain et al. Insurance coverage and outcomes of in vitro fertilization, 2002.

ADVOCATE! 📣

Work with allied individuals and organizations in your state who may share an interest advocating for a fertility insurance mandate. These may include:

- State legislators (especially those with a personal connection to infertility or IVF)
- Coalition groups
- Medical associations/societies
- Other healthcare professionals and staff
- Patients

ADVOCACY RESOURCES

- ASRM Center for Policy and Leadership (CPL)
<https://www.asrm.org/advocacy-and-policy/>
- RESOLVE – The National Infertility Association
<https://resolve.org>