

Many health plans won't pay for infertility treatments

By Lindsey Tanner
Associated Press

CHICAGO — Alyce Robins counts herself among the lucky ones.

After seven rounds of infertility treatment, she had a baby girl, and her health insurance paid for nearly everything — costs totaling well over \$30,000.

The 34-year-old suburban Chicago woman is also one of the rare ones.

More than 25 years after the world's first test-tube baby was born, despite treatment advances and more older women trying to become pregnant, many insurers still balk at paying for expensive infertility treatments.

It's unclear how many employer health plans offer such coverage; one survey suggested about 40 percent. Advocates say government, too, has lagged in addressing a condition believed to affect more than 6 million U.S. men and women. Infertility affects both sexes equally.

Fifteen states have laws requiring at least some insurance coverage for infertility treatment. Lobbyists say it took five years to get the most recent state law passed, Connecticut's, which took effect yesterday.

Three measures pending in Congress follow similar failed attempts to require infertility coverage.

"We're way behind the times and not catching up to the advances in technology," said Julie Salz Greenstein, government relations director for Resolve, an infertility advocacy and lobbying group. "Here we have the ability for so many of the people to have children, but they're not able to because of lack of coverage."

Mohit Ghose, spokesman for America's Health Insurance Plans, a trade group whose members insure more than

200 million people, said his group opposes laws forcing such coverage.

"Employers are having a difficult time covering all sorts of benefits," he said. Government demands for infertility coverage "put further pressure on a very limited health-insurance dollar."

Spokesmen for Wellpoint, Aetna and United Healthcare — some of the nation's largest health-insurance companies — said coverage is generally up to employers.

Mark Lindsay of United Healthcare said his company offers employers plans that cover infertility treatment but charges more for those that include the most expensive procedure, in vitro fertilization. Some employers consider it simply too costly to offer, he said.

Robert Moffit, director of the health-policy center at the conservative Heritage Foundation, said government shouldn't mandate matters of personal choice, calling it "none of the states' business."

Insurers should be able to choose what they cover, and consumers should have the choice to shop elsewhere if their needs aren't covered, Moffit said.

A survey this year by the Society for Human Resource Management indicated 41 percent of 355 U.S. employers offered insurance covering at least some infertility treatment. Many plans lack coverage for in vitro fertilization, and a few states that mandate coverage have age restrictions. Connecticut, which limits coverage to women under 40, is the most restrictive.

Yet rising numbers of older mothers have increased demand. Two years ago, 101,005 U.S. women ages 40 to 44 gave birth, up 58 percent since 1990, government data show. Many needed high-tech help to get pregnant since women's fertility declines dramatically after age

35.

Critics question the wisdom of spending large amounts of money to help couples have biological children when nearly 46 million Americans lack health insurance.

But some advocates counter that getting medical — and financial — help to procreate helps ensure survival of the species. That belief is the basis of a government policy in Israel to fund infertility treatment, including in vitro fertilization, for all couples, University of Minnesota bioethicist Jeffrey Kahn said.

Surrounded by hostile neighbors, "it's imperative for them to sort of go forth and multiply," he said.

Kahn thinks it's hard to make the case "that somehow the inability of a woman to pursue a normal function due to health reasons isn't an illness."

A 1998 Supreme Court ruling seemed to support that view, declaring that reproductive disabilities, including infertility, are protected from discrimination under the Americans with Disabilities Act.

Still, advocates complain that some insurers don't view infertility as a disease.

Susan Hall, 38, of South Elgin, Ill., learned through recent tests that her husband had sperm problems and she had a blocked fallopian tube. Her insurance paid for tests, but not treatment and the couple is still paying off \$3,500 for six unsuccessful artificial inseminations.

Illinois law says insurers covering pregnancy costs must cover infertility treatment, but small businesses are exempt. Hall works for a five-person nonprofit.

Hall said that while her plan pays for Lasik surgery for nearsightedness, "it really kills me that they won't pay for infertility."