

1/6/23

Hello,

I am writing in support of HB 1146 and would like to submit my written testimony for why I believe this bill is important to the citizens of our state. I am a life-long resident of North Dakota, obtained my degrees from an in-state college, and continue to work and live in our great state. After coming here for college, my South Dakota-born husband also never left. We are hardworking and are always planning for the future. We worked multiple jobs throughout college (undergraduate and graduate school for both of us) and continued to do so after starting full-time jobs in order to fully pay back our student loans as quickly as possible. We also knew that we wanted to start a family someday, so having a solid foundation before we began that process was important. We also purchased a house, settled into our jobs, and enjoyed time as a married couple for a few years before attempting to start a family. Unfortunately, there was one thing we didn't plan for at that point: infertility.

Despite going to a number of doctor's appointments early in our marriage due to not feeling quite right, I was not diagnosed with endometriosis for several years after I had started feeling symptoms. I was diagnosed via a surgery after developing a multitude of cysts and excess tissues which caused my reproductive organs to fuse together. While the surgery helped reduce the intense abdominal pain I was experiencing, the endometriosis had caused irreversible damage during the time it had gone untreated, and since there is no cure, I still struggle with issues today that have left us with very grim prospects of having a family naturally. Therefore, due to being diagnosed with stage IV endometriosis, my husband and I are infertile and must seek fertility treatments in order to have any chance at being parents someday.

We have been blessed to have some level of insurance coverage for our infertility care through my workplace but infertility treatments are immensely expensive, so it does not get us very far. In order to save all the infertility coverage that we can, we have paid thousands of dollars out of pocket for our medications. We still have a long road ahead of us, but despite the heartache of each failed procedure so far, we have learned more about what we can do differently next time to be more likely to achieve a pregnancy. Like most illnesses, there is a bit of trial and error to figure out what procedures and protocols will work best for your body and situation. Most families do not just have one infertility intervention: they have multiple and the costs add up. We are now at the point of paying out of pocket for our medical procedures going forward. Despite both my husband and I having full-time jobs and advanced degrees, he works another part-time job, and I opened a small business in the evenings and sometimes deliver groceries in order to make money to pay for what our insurance no longer covers.

Both my husband and I eat healthy food, keep physically active, do not use drugs or overconsume alcohol, avoid reckless behaviors, or put ourselves in environments that put our health at risk. We actively make decisions to keep ourselves healthy to keep our health costs low. While we certainly empathize with other people's various health struggles, it can be hard to watch others actively make choices that knowingly harm their bodies (smoking, poor eating, dangerous behaviors, etc.) and while I know all medical issues can still cause financial strain, they have access to insurance benefits that help them treat those conditions. I did not do anything to cause my endometriosis or the associated infertility that came with it. I wish I had greater access to affordable medical care for infertility through my insurance benefits, so that my husband and I could also have the chance to have even a single child, who could be born into a stable household to two parents who fought and worked very hard to bring them

into this world. Along with being very physically taxing, infertility brings about a lot of emotional pain as well, as it is a rollercoaster of despair followed by hope over and over again. We've needed to make hard decisions that have tested our marriage, and luckily, we've come out a stronger team for our future child. Infertility will always be hard but having access to better health insurance coverage for families struggling with infertility would be a huge blessing to the families of our state.

Thank you for your time, and please let me know if there is any further information I can provide regarding your decision on this bill.

Sincerely,

Elizabeth Carter