House Health and Human Services Committee   March 12, 2025

Dear Committee Chairwoman Susan Donovan and Committee Members,

My name is Jim Kingston, a resident of Providence, and **I am writing in favor of Bill H-5629 sponsored by Representative Alzate**, regarding insurance coverage for infertility services.

My interest and knowledge of infertility services/IVF are a result of both of my daughters having experienced such issues. Neither daughter lives in Rhode Island but the issues are universal. Representative Alzate's bill does an excellent job of providing thorough and comprehensive coverage not just for the affected individual but also for a surrogate (gestational carrier) if one is needed. My daughters live in a state which provides less comprehensive coverage than proposed here.

Everyone is probably aware of how expensive these services could be. What one may not know is that usually the covered individual needs to do more than 1 round of retrievals and transfers to have success, especially if they are older.

My older daughter has been trying to conceive for 7 years now. She experienced multiple retrievals and then multiple rounds of transfers as she experienced 5 miscarriages , after also enduring natural conception miscarriages. She has been trying for success with a surrogate but is now on her second surrogate as the first also miscarried. While she had some insurance coverage, much of these IVF services were paid out of pocket. One of the issues in her state was that the insurance coverage mandated by the state limited the number of retrievals and transfers which could be done in a coverage year, causing increased out of pocket expenses. Representative Alzate's bill does an excellent job in mandating at least 4 retrievals and unlimited transfers, which is particularly important for older women (age over 35 is considered geriatric for purposes of IVF treatment). The cost of a surrogate is not covered at all and is enormously expensive. My daughter will be having another surrogate transfer next week.

My younger daughter experienced infertility issues resulting in her pursuing IVF treatment. After several years and a few miscarriages, she

was ultimately successful and my wife Jessie and I are now grandparents of a 15 month old granddaughter.

My daughters were fortunate as they have the financial wherewithal to pay for what was not covered. Most women and couples do not. Many larger companies provide good coverage through their health insurance plan, but generally speaking mid-sized and smaller companies do not, except for what may be mandated in each state. I would like to point out that this bill does not provide any coverage for Medicaid recipients, who are the ones in the most need for coverage and assistance, but I understand the state budget issues.

While coverage and costs are important, I want to touch on 2 other issues. Infertility problems exact an enormous emotional and mental health toll on the prospective parent(s) involved, as my wife and I saw first hand. A woman who has been infertile and then pursues IVF treatment feels like they are pregnant after a transfer, both physically and mentally. To then find out, usually early, that they do not have a viable pregnancy is devastating to the prospective parents. To have to endure financial stress all the while only compounds the problem.

And there is also an emotional toll on that couple's loved ones. Speaking from experience over a long period of time and through many miscarriages, I assure you that my wife and I shared in our daughters' struggles and devastating losses. If my daughters did not have any insurance coverage, they might have given up on trying to start a family, a possibility which I do not want to even think about in terms of its emotional toll on them, and therefor on us.

I can assure you that if Representative Alzate's bill is moved out of Committee and on to the floor for a vote, you will have the enduring thanks and appreciation of countless women and couples, as well as their families, as there is little more important than starting a family.

Thank you for your consideration-Jim Kingston