

HB 192, FERTILITY TREATMENT AMENDMENTS, (Ward, R)

Anticipated Fiscal Impact:

\$179,762 per year (\$0.24 PEPM)

Summary

HB 192 would add coverage of fertility treatment and preservation services for state employees between the ages of 18 and 35 who are diagnosed with cancer and receive treatment that jeopardizes their future-ability to have children. Average costs for females over an estimated cycle of collection of embryos or eggs, storage, implantation, and subsequent birth is \$79,213. The average cost for males for sperm collection, storage, intrauterine insemination, and birth is \$22,995. The cost of birth and complications for pregnancies due to coverage under the bill is \$77,554.

Assumptions and Analysis

1. **Prevalence:** We identified the number of active members with a prior diagnosis of cancer who subsequently received chemotherapy or radiation over the last seven years. We reduced the number of members by the likelihood of a birth in the family by age and gender. Finally, we adjusted the count after considering average family size by age and gender. After these adjustments, on average, four members per year have a diagnosis of cancer, corresponding treatment with chemotherapy or radiation, are between the ages of 18 and 35, and are expected to seek the treatment described in the bill.
2. **Estimated Cost of Benefits:** The cost of associated services for collection, freezing, and storage of eggs, embryos, and sperm was obtained from local vendors. We assumed that costs would occur over a 36-month window. Collection and storage of eggs, embryos, or sperm is assumed to occur in the first six months. In vitro fertilization or intrauterine insemination occurred between months 12 and 24 and delivery occurred by month 36. The costs below detail the cost for collection, storage, and subsequent implantation procedures for eligible members. In addition, the cost of delivery and

complications for children born as a result of the benefits above is \$77,554. This figure assumes four pregnancies per year after two procedures per member, on average, and with two-thirds of those pregnancies resulting in a birth with complication rates matching those of other IVF deliveries.

Average Yearly Cost

Service	Average Yearly Cost
Collection, Storage, Implantation (Female)	\$79,213
Collection, Storage, Implantation (Male)	\$22,995
Delivery and Complications	\$77,554
Total	\$179,762
PMPM	\$0.24
Cost as a % of Premium	0.06%