



Committee: Senate Finance Committee

Bill Number: Senate Bill 988

Bill Title: Health Insurance – In Vitro Fertilization - Revisions

Date: February 26, 2020

Position: Support

The Maryland Affiliate of the American College of Nurse-Midwives (ACNM) supports *Senate Bill 988 – Health Insurance – In Vitro – Revisions*. The bill reverses the exclusion of unmarried women from in vitro benefits as well as brings Maryland’s law closer to clinical protocols for in vitro treatment.

- **Coverage for Unmarried Individuals:** Our current law is unfair. State-regulated insurance policies must cover in vitro services for married couples, but not single women. This bill fixes this problem, so that women, regardless of marriage status, will be able to access this coverage; and
- **Clinical Protocols:** Maryland’s law requires women, in most circumstances, to experience two-years of infertility before in vitro services will be covered. However, guidelines from the American Society for Reproductive Medicine state that the waiting period should be only one year for women under the age of 35 year and six months for women over 35 years. This bill moves Maryland closer to the standards by lowering the waiting period for in vitro coverage from two to one year.

We ask for your favorable report. Maryland’s law should not discriminate against unmarried individuals and it should reflect appropriate clinical standards. If we can provide any further assistance, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.