

Ashley Esposito (written testimony)

**HB142:** Health Insurance - Coverage of In Vitro Fertilization – Revisions

Position: Favorable

To the Health and Government Operations Committee:

My name is Ashley Esposito. I am a Baltimore City resident, and I am a mom. My journey to motherhood was not easy or without barriers. My husband and I first found out we were pregnant in 2017. We were so excited we had waited a long time to make sure that had all the things we needed to start a family. Unfortunately, our anatomy scan showed that our baby was very sick. The baby passed away around 23 weeks in utero. We were devastated. We did not have any answers, all our testing came back normal for the baby. We now know for people like us that testing is limited to only certain conditions. In 2018 we became pregnant for a second time; I was cautiously optimistic. It was a good thing we were cautious because as soon as I saw the ultrasound, I knew we were not going to have a baby to bring home, again.

The tests came back normal there was no explanation why our baby was so sick. We ended up going to some specialists before the baby passed away and they were convinced we may carry a rare condition. The baby passed and we were once again devastated. We met with the doctors and got whole genome sequencing which looks for rarer conditions. They confirmed we carried a condition called Fraser Syndrome. We are a part of a community of families who are carriers of devastating diseases.

Our team of geneticists explained that invitro fertilization (IVF) was a pathway for families like us to have a baby to bring home. IVF with genetic testing is the only way for us to know in advance that we are carrying a baby that will not die. We were so relieved. We even had insurance that would cover two cycles of IVF. We were so excited to start the process. Our doctors helped us put in our preauthorization paperwork. The preauthorization was denied.

We were denied because on paper we do not have infertility. We can get pregnant. However, every natural conception we would have a 1 in 4 chance of having an affected baby. Some conditions it is 1 in 2. We were already two for two. Families like ours must roll the dice to see if they will have to go through another labor and delivery, place another urn on the mantle (we have two), and go through therapy to heal from the trauma of losing a child. Receiving this denial was so upsetting. We ended up appealing and thankfully our preauthorization was approved.

My concern is for other families who would be denied for coverage by the law in Maryland. There is also a major issue in how they bill IVF. The insurance companies rely on a preauthorization and often deny medicine and other parts of treatment because it was not "preauthorized." Anyone who has gone through IVF knows that not every person's body reacts the same to medications. There is no way to pre-plan those changes during treatment. It is also very time sensitive and cannot wait for an appeal.

During our second round our doctor decided to change my medication based on how my body reacted. If they had given me the medication, I was preauthorized for I would have been hospitalized. The medication our doctors recommended was denied by insurance because it

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was not “pre-authorized.” I had to pay almost \$200 for a single shot. Had I not had the money, the whole cycle would have been cancelled and I would have exhausted the number of cycles for which I was eligible. HB 142 makes two very important changes to Maryland’s law. It ensures that being genetic carriers of a diseases are eligible for IVF. It would also give guidance to insurance companies to treat one cycle as a complete process and allow flexibility for doctors to practice medicine without financial complications or denials. Had these policies been in place we would have had a better experience and allowed us to use the coverage we pay for. Please support HB 142 with no weakening amendments.