



**Unfavorable  
HB 142**

**Health Insurance - Coverage of In Vitro Fertilization - Revisions**

By Laura Bogley, JD

Director of Legislation, Maryland Right to Life

On behalf of the Board of Directors of Maryland Right to Life, I strongly oppose House Bill 142 and urge your unfavorable report.

By passing this bill, the State of Maryland will be actively infringing on the right to the free exercise of religion guaranteed by the Constitution. This bill repeals existing protections in state law for the free exercise of religion and for conscience objectors based on religious, moral or ethical grounds, by forcing them to participate in In Vitro Fertilization (IVF) procedures and coverage of related medical expenses.

**[(i) Notwithstanding any other provision of this section, if the coverage required under this section conflicts with the bona fide religious beliefs and practices of a religious organization, on request of the religious organization, an entity subject to this section shall exclude the coverage otherwise required under this section in a policy or contract with the religious organization.]**

A unique human life begins at the moment of conception, with the joining of female and male gametes. In Vitro Fertilization (IVF) is a controversial procedure involving human beings in their embryonic stage. Many embryonic human beings are killed in the process of IVF. Current laws developed regarding IVF do not protect the rights of the embryonic fetal human being, or the human donors of gametes (egg, sperm). The commercial use and exploitation of human gametes, surrogates and fetal human beings is prone to ethical and even criminal violations including human trafficking.

State and federal laws are necessary to ensure that the freedom of conscience is truly a protected. Without comprehensive protection, healthcare rights of conscience may be violated in various ways, such as harassment, demotion, salary reduction, transfer, termination, loss of staffing privileges, denial of aid or benefits, and refusal to license or refusal to certify.

Protecting the freedom of conscience is common sense. Conscience-respecting legislation does not ban any procedure or prescription and does not mandate any particular belief or morality. Freedom of conscience simply provides American men and women the guarantees that this country was built upon: the right to be free from coercion. Protecting conscience helps ensure that healthcare providers enter and remain in their professions, helping to meet the rising demand for quality health care.

**For these reasons we strongly object to this legislation and urge your unfavorable report.**