The Employer Alliance for Affordable Health Care

Working to keep health insurance affordable for New York's small businesses.

Updated: May 2018

MEMORANDUM IN OPPOSITION

S.3148-A (Savino)/A.0264-A (Simotas): Relates to insurance coverage of in vitro fertilization and other fertility preservation treatments.

The Employer Alliance for Affordable Health Care is the largest, single-issue grassroots coalition in New York State, with more than 3,000 small business owners and sole proprietors representing more than 150,000 individuals. We believe that everyone should have access to basic, affordable health insurance and oppose state health insurance mandates that increase premiums

WE OPPOSE this bill for the following reasons:

- New York already covers diagnosis of infertility and treatments to correct conditions that result in infertility. This bill would greatly expand mandated coverage to include in vitro fertilization (IVF) procedures that are expressly exempted in the existing benefit requirements and also remove any age parameters. These expansions will greatly increase the cost of insurance coverage.
- IVF coverage is expensive. Using data from three different states, we estimate that the total cost of this expanded coverage will be nearly $193 million annually. The American Society of Reproductive Medicine (ASRM) lists the average price of a single in vitro fertilization (IVF) cycle in the U.S. to be $12,400, roughly $8,158 per cycle plus $3,000 to $5,000 for medications.
- High health insurance premiums are the top concern of small businesses and ALL new mandates adopted by lawmakers additionally increase these costs. No new mandates should be passed until New York has the capacity to study their cost and medical efficacy before consideration.
- In conclusion, we need to control health care spending. New York's health care spending — overall and per capita — is among the highest in the nation. Insurance premiums have risen dramatically and faster than household incomes. This places extreme pressure on employers and their workers and has adverse effects on New York's economic growth.

For these reasons, we ask you to OPPOSE this measure

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