

For Immediate Release: May 8, 2018
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Statement from the Employer Alliance for Affordable Health Care Regarding coverage of In Vitro Fertilization

ALBANY – Health insurance mandates add to the cost of health coverage. Proposals such as this one to include coverage of in vitro fertilization and other fertility preserving services are particularly troubling as the costs are high, yet the benefits provided impact a small subset of New Yorkers.

New York's required health benefits already include coverage of treatments and services that help those families who struggle with infertility. The American Society of Reproductive Medicine (ASRM) lists the average price of a single IVF cycle in the U.S. at \$12,400. Expanding New York's mandate to include IVF is expected to add nearly \$193 million in costs annually. Small business premium payers are ultimately the ones who will pay this additional cost since this, like all health insurance mandates, does not apply to those who can self-insure.

The cost of health insurance premiums has increased steadily each year far beyond the rate of inflation – between 9 and 13 percent this year alone! New York's health care spending — overall and per capita — is among the highest in the nation with premiums rising faster than household incomes. This places extreme pressure on employers and their workers and has adverse effects on New York's economic growth.

It's the responsibility of New York's lawmakers to look at the bigger picture. Small business owners, who employ 95 percent of the state workforce, cannot afford this proposal.

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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