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**Insurance and Real Estate Committee**  
**February 20, 2013**  
**American Cancer Society Cancer Action Network Testimony**

**Proposed H.B. No. 5644 AN ACT REQUIRING HEALTH INSURANCE  
COVERAGE OF FERTILITY PRESERVATION.**

Good afternoon, my name is Michelle Wolf and I am Vice President of Health Initiatives for the American Cancer Society and an active member of our advocacy affiliate, The American Cancer Society Cancer Action Network (ACS CAN).

At many different times during their treatment and recovery, most patients, families, and caregivers face some degree of depression, anxiety, and fear when cancer becomes part of their lives. Many things, including changes in how they are able to fill family or work roles, loss of control over life events, changes in body image, doctor visits, tests, and the expense of treatment may all contribute to these feelings.

There's nothing fair about cancer and no one deserves to have it. A cancer diagnosis is hard to take and having cancer is not easy. All too often, people are faced with the terrible choice of receiving the care they need or paying the bills. For some cancer patients, another issue to consider is how the affects of cancer treatment may impact their ability to have children in the future.

If you are facing cancer, the good news is that in most cases you can become a parent if you wish. It might not happen the way you had expected before you had cancer, but there are options available to help.

*Fertility* is a person's ability to start or maintain a pregnancy. *Infertility* is not being able to start or maintain a pregnancy. For a woman, it means that she either can't become pregnant or that she can't carry a baby full-term. For a man, it means that he cannot father a child. In medicine, infertility is defined for couples as being unable to conceive a child after one year of trying to get pregnant.

Fertility in both men and women can be greatly compromised due to treatments for cancer. Treatments that involve the surgical removal of the ovaries or the uterus can impact female fertility as well as hormone levels, proper function of the fallopian tubes, cervix and the development of eggs. Sperm quality, motility and quantity in males are all influenced by chemotherapy, radiation or by the surgical removal of the testicles. The greatest impact to fertility is through the use of alkylating chemotherapy medications or direct exposure of the testicles or ovaries to radiation therapy. The range of effects can vary depending on the intensity of the dosage, size and location of the field of radiation.

Methods used to preserve fertility for women include in vitro fertilization (IVF)—the most common and successful method of preserving a woman’s fertility. But some women who have fast-growing cancers cannot wait 2 to 3 weeks to begin treatment. And women with breast cancer may risk some growth of their tumors during IVF cycles because of the high levels of estrogen caused by the hormone shots.

Sperm banking is a fairly easy and successful way for men who have gone through puberty to store sperm for future use. Many men can store sperm even if they have reduced sperm quality or quantity. This option can also work for boys as young as 12 or 13, as long as they have gone through puberty.

Sperm banking is an option for men who want to have children after completing cancer treatment. It’s also a good option for a man who thinks he might want children in the future, but isn’t sure. By storing his sperm, he can decide later. If the sample is not used, it can be discarded or donated for research.

After reviewing treatments to preserve fertility, most people will ask themselves if they can even afford any of these options. *Many of the tests that diagnose fertility are covered by insurance, but treatment costs are often not covered.*

HB 5644 would require health insurance coverage of fertility preservation for those undergoing cancer treatments that may adversely affect a person’s ability to have children. It not only provides options to be able to have children even after treatment has resulted in temporary or permanent infertility, but also comfort that such a basic human need can be fulfilled.

Cancer is a scary experience full of anxiety and fear. This bill provides options and peace of mind to allow all those touched by cancer to focus their efforts where they belong—on getting better.

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