

Good afternoon honorable members of the Insurance Committee, my name is Mike Smith and I am here to testify in support of H.B. 5230 An Act Requiring Health Insurance Coverage for Fertility Preservation For Insured Diagnosed With Cancer. I testified on a similar bill last year and thank the Committee for raising the bill again this year as it deals with a very important issue.

Eight years ago I joined what I and other survivors often refer to as "the club" one where we never want new members but once you become a member we never want you to leave. Within that group of cancer survivors, I am also a part of an even more rare group –someone who as diagnosed with cancer as a Young Adult (18-40 y/o). There are roughly 70,000 young adults diagnosed with cancer nationwide each year. In a country of almost 320 million - there aren't that many of us.

While I was diagnosed I was lucky that I was a 21 y/o male who had a great medical team and a doctor who discussed the importance of fertility preservation as without it there was a very high likelihood the drugs they would give me to keep me alive would destroy any chance of my being a father. So heeding the doctor's advice, I visited the Yale Fertility clinic prior to beginning treatment. For the last eight years I've been personally paying \$640 out of pocket to preserve the possibility of having children at some future date. Despite having excellent insurance at the time I was diagnosed, thanks to a parent working for the Milford Board of Education, the roughly \$500,000 worth of treatment needed to allow me to stand before you today was almost entirely covered and I finished treatment without the crushing medical debt that all too often accompanies intense illnesses.

Since last year's Public Hearing when I came before you last, I am happy to report that doctors aren't always right. Despite being told my highly aggressive chemo would likely make me sterile, last spring my partner and I found out she was pregnant and just 2 months ago we welcomed our baby girl Arabella into the world. Now while still a relatively new father I happily proclaim there is nothing more amazing than holding your child in your arms.

Despite our daughter, definitive proof the doctors weren't right about the fertility impacts of treatment, when I received my annual \$640.00 bill from Yale's fertility clinic only 2 weeks ago, I immediately went online and paid it. I view that \$640 as insurance, insurance that if/when there is a time when we would like another child and if/when the doctors were right about the impacts my treatment had on my fertility, we have an insurance policy at the Fertility Clinic at Yale.

Insurance is intended to make bad situations more manageable, and ensure that individuals can continue with their lives after they experience a hardship, auto accident, illness, flooding, etc. When it comes to medical insurance, Connecticut has been on the leading edge of enacting citizen focused laws for years. It was only because of the action of this body that ensured I was able to be on my parent's insurance until I was 26 allowing me to avoid crushing medical debt from cancer. It is only because of the Affordable Care Act that someone with a rather large preexisting condition is able to get insurance on my own – allowing me to have a small business. I would strongly encourage this Committee to enact further citizen focused insurance regulations and require that the fertility treatment of cancer patients is covered by insurance.

Not everyone is as fortunate as I am, not every young adult survivor had the benefit of good being medical debt free thanks to good healthcare, not everyone had the ability to obtain a college degree with minimal debt and not everyone has the fortune to find a well-paying job in a field they are passionate about, and not everyone can afford the annual bill from a fertility clinic. If any of my instances of good fortune had been reversed and I was facing a challenging financial situation where I had to choose between student loans, medical bills, car payments, rent etc. the ability to find that \$640 would be a lot more challenging.

I would ask this Committee and this Legislature to consider and support the expansion of insurance coverage to include fertility preservation, as outlined in **H.B. 5230 An Act Requiring Health Insurance Coverage for Fertility Preservation For Insured Diagnosed With Cancer.**

Sincerely,

Mike Smith

Milford, CT