



**TESTIMONY OF GLBTQ LEGAL ADVOCATES & DEFENDERS
In Support of Raised Bill No. 6617**

Connecticut Joint Committee on Human Services
February 21, 2023

Dear Chairs Gilchrest and Lesser, Vice Chairs Dathan and Gaston, Ranking Members Case and Seminara, and Members of the Joint Committee on Human Services:

Thank you for the opportunity to submit this testimony in strong support of Raised Bill No. 6617, An Act Promoting Equity in Coverage for Fertility Health Care. This legislation is an important LGBTQ and reproductive justice measure that ensures equitable access to fertility care for Connecticut residents. Providing access to insurance coverage for fertility care is critical to ensuring people are able to build their families.

By way of background, GLBTQ Legal Advocates & Defenders (GLAD) is New England's leading legal rights organization dedicated to ensuring equality for LGBTQ people and people living with HIV. At GLAD, much of my work focuses on family law, including family creation and the protection of parent-child relationships. There is no more important core relationship to a stable, thriving society than that of a parent and a child. LGBTQ individuals and couples strive to create families just like all other people and, as such, they are adversely impacted by infertility and a lack of coverage for medically necessary fertility healthcare.

Although Connecticut is a leader in the nation by virtue of requiring fertility insurance coverage, current law is in need of some key updates and in scope in order to adequately support all Connecticut families in their journey to build families. Currently, the law addresses only private insurers, and it contains a definition of infertility that addresses only the needs of non-LGBTQ couples. As a result, LGBTQ people and single people who need to access fertility care are often excluded. The proposed legislation would make Connecticut's law inclusive of all families, by requiring insurance coverage for LGBTQ and single individuals who need medical care to build their families as well as people who are diagnosed infertile.

This legislation will also ensure that we do not exclude from coverage those in Connecticut who are on HUSKY health for insurance. Right now, HUSKY health does not provide coverage for access to fertility care. As with all healthcare, our system should not deny medically necessary care to those with fewer resources. We must ensure that more Connecticut families have access to quality, timely fertility care.

Finally, this legislation will provide clarity in insurance coverage for fertility preservation. Many people need fertility preservation because they have a medical condition or will be receiving medical treatment that could impact their fertility in the future. For transgender people, they may need fertility preservation as part of their treatment for gender dysphoria. This bill brings greater clarity to fertility preservation coverage in Connecticut.

Fertility healthcare, without insurance, is out of reach for so many due to its cost. For others, they pay for fertility care at the expense of other important financial commitments such as buying a first home

or paying off student loan debt. Nationally, 15.3% and 53.8% of LGB+ individuals have delayed some form of medical care or are worried about paying a potential medical bill compared to 18.8% and 46.% of Non-LGB+ individuals, respectively.¹ In Connecticut, respondents of the 2021 Connecticut LGBTQ+ Needs Assessment reported that health care was too expensive and expressed concerns about insurance not covering LGBTQ+ health care.²

Connecticut has already shown its commitment to reproductive rights and ensuring that its citizens are able to access key health care through the passage of the Public Act 22-19.³ Further, Connecticut has demonstrated its deep commitment to supporting children and families by passing the Connecticut Parentage Act so that all children have access to the security of a legal parent-child relationship.⁴ Raised Bill No. 6617 is an important next step to ensure that Connecticut fully supports access to fertility healthcare and family building for all residents. Given the nationwide dearth of protections for fertility healthcare, this bill will make Connecticut a clear national leader.⁵

GLAD hopes this Committee will support this legislation to expand access to fertility health care including those on HUSKY health. Thank you for your time and consideration, and please do not hesitate to contact me with questions or for additional information.

Sincerely,



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¹ A. Bosworth et al., Health Insurance Coverage and Access to Care for LGBTQ+ individuals: Current Trends and Key Challenges (2021). <https://aspe.hhs.gov/sites/default/files/2021-07/lgbt-health-ib.pdf>.

² The CT LGBTQ+ Health and Human Services Network, 2021 Connecticut Statewide LGBTQ+ Community Needs Assessment Report (2021). <https://portal.ct.gov/-/media/DPH/Office-of-Health-Equity/Main-Page/LGBTQ-Report-Final.pdf>.

³ 2022 Conn. Pub. Acts No. 22-19.

⁴ 2021 Conn. Pub Acts. No 21-15.

⁵ *Insurance Coverage by State*, Resolve: The Nat'l Infertility Ass'n, <https://resolve.org/learn/financial-resources-for-family-building/insurance-coverage/insurance-coverage-by-state/> (last visited Feb. 17, 2023).