

# LGBTQ+ INCREASE FAMILY DIVERSITY

2023



Fertility Within Reach.  
ADVOCATING FOR FERTILITY HEALTH BENEFITS



## MISSION & GOALS

The main goal of *Fertility Within Reach* is to make fertility care and preservation more widely available.

As LGBTQ+ individuals work to start families, we want to reduce their emotional, physical, and financial stress.



# | INTRODUCTION

Being a parent is a dream for many,  
and is easy for most individuals to  
achieve.

However, the LGBTQ+ community  
faces many challenges on their path  
to parenthood. Fortunately, thanks to  
advances in health care, there are  
many ways to become parents.



## WHY WE ARE SHARING THE INFORMATION

- We are here to educate the LGBTQ+ community to make informed decisions related to creating a family and becoming parents.
- We will provide essential information as well as share family building options and resources.
- We look to empower the LGBTQ+ community to speak up and advocate for benefits.

# Family Building Options–

Assisted Reproductive Technology

Adoption

# Re-defining Infertility

**Infertility** : not being able to get pregnant (conceive) after one year (or longer) of unprotected sex (CDC)

- ✿ The American Medical Association and the World Health Organization both acknowledge infertility as a disorder of the reproductive system.
- ✿ Most definitions of fertility are surrounding heterosexual couples and fail to acknowledge the difficulties LGBTQ+ individuals face.
- ✿ Current legislation for fertility healthcare benefits attempt to establish an inclusive definition so insurance benefits will be available to the LGBTQ+ community.





# FERTILITY TREATMENT OPTIONS

# Treating Infertility with Medication

- ✿ Treatment for infertility with medication is an option.
- ✿ Medications are delivered orally or by self-administered injections.
- ✿ Treat the underlying reasons for infertility; prevent early ovulation; stimulate ovulation; encourage embryo implantation; raise hormone levels, and treat the symptoms of infertility.

The use of hormone therapies can address male hormonal imbalances, sperm production, or erectile dysfunction.



# OUTLINE: Assisted Reproductive Technologies (ART)

1. INTRAUTERINE INSEMINATION
2. IN VITRO FERTILIZATION
3. IVF WITH THIRD-PARTY REPRODUCTION

# 1. Intrauterine Insemination

- ✿ **Procedure:** Inserting sperm directly into the uterus through the cervix with the use of a tiny catheter.
- ✿ The procedure of intrauterine insemination (IUI), which is carried out around the time of ovulation, increases the likelihood of conception by both increasing the quantity of sperm that enters the uterus and by placing sperm there at the appropriate time in the cycle.
- ✿ Success rates for male factor infertility are 8–10%, tubal infertility is 5%, and unexplained infertility is 18–20%. Couples may require more than one cycle because of the IUI's poor success rates.

# In Vitro Fertilization: IVF

## \* Procedure:

- Medication is often used to increase the number of follicles produced on the ovaries (where eggs come from).
  - Sperm and eggs are retrieved in the hopes of fertilizing embryo(s).
  - The resulting embryo(s) are graded and the best is transferred into the uterus.
- \* The two most frequent procedures are single embryo transfer (SET) and double embryo transfer (DET), with current research favoring SET owing to its lower risk of multiple births and poor perinatal outcomes (low birth weight, premature birth, etc.).
- \* Success rates: The success of IVF varies, frequently dependent on age, the diagnosis of infertility, and the number of transplanted embryos. The possibility of a live delivery increases with the patient or donated egg age.

Costs:\* Costs vary depending on the IVF option(s) chosen and the prices of the fertility clinics.

# IVF with Third-Party Reproduction

- ✿ Third-party reproduction = process of conception in which a person other than the intended parent(s) is/are involved
- ✿ Covers the use of donated eggs, sperm, embryos, and embryos carried through gestational carrier surrogacy.
- ✿ Only medical costs are covered by insurers' benefits, if any.
- ✿ The cost of legal services, agency fees, mental health evaluations, and remuneration for donors, carriers, or surrogates are among the extra charges that patients must pay out-of-pocket.
- ✿ Gestational carrier surrogacy also requires health insurance during the pregnancy.

# Fertility Preservation for Transgender Patients

- ✿ This resource educates transgender parents-to-be and to imagine a future where they do not need to give up the possibility of having a biological child.
- ✿ Studies have shown that most adults who chose gender affirming treatment in adolescence were not counseled about preserving their fertility during treatment.
- ✿ Fertility Within Reach supports transgender youth and their families through this journey, broadens the options for parenthood, and provides financial support for fertility preservation.





# ADOPTION

- ✿ **Foster to Adopt**
- ✿ **Private Adoption**
- ✿ **Agency Adoption**



# Foster to Adopt

- ✿ The goal of foster care is to reunite the child with their parent or family member. If that is not possible, foster parents may have an option to adopt.
- ✿ To be foster parents, an individual/couple must take classes via their state requirements. They must apply to become foster parents.
- ✿ Many happy, loving families are built through foster care.
- ✿ This form of adoption tends to be more affordable, but this can be a long process.

# Private Adoption

- ✿ Hire attorneys for yourself and the birth-parent(s) to manage the adoption of a baby/child.
- ✿ The process can be expensive as intended parents may be paying for expenses related to the birth-mother, including healthcare.
- ✿ The amount of time a birth-mother is afforded the right to change her mind varies by state.
- ✿ There are many beautiful, loving families established through private adoption. Love is love!

# Agency Adoption

- ✿ Hire an agency to manage the adoption of a baby/child.
- ✿ The process can be expensive as intended parents will pay for agency fees as well as expenses related to the birth-mother, including healthcare.
- ✿ The amount of time a birth-mother's is afforded the right to change her mind varies by state.
- ✿ There are many beautiful, loving families established through agency adoption. Love is love!



# ADOPTION RESOURCES

- ✿ **Creating a Family**
- ✿ **Gay Parents to Be**
- ✿ **Men Having Babies**

A photograph of a man and a young boy lying on a light-colored wooden floor, playing with small toy cars. The boy, on the left, is wearing a light blue shirt and jeans, and is smiling at the camera. The man, on the right, is wearing a blue denim shirt and is also smiling. They are both looking down at the toy cars. There are three cars visible: an orange one, a blue one, and a silver one. A semi-transparent white banner with the text 'FUNDING FAMILY BUILDING' is overlaid across the middle of the image. A thin vertical red line is positioned to the left of the text.

# FUNDING FAMILY BUILDING

# Why is funding a family difficult for LGBTQ+ individuals?

- \* Inequity in health insurance coverage
- \* High cost associated with ART with Third Party
- \* Potential high cost associated with adoption
  - Consult with an accountant
- \* Employers
  - Some employers may provide compensation for adoption
  - Request maternity/paternity time with adoption
- \* IRS
  - Medical expenses for infertility treatment are tax deductible. Annual deductions for qualifying medical expenses are capped by the IRS.
- \* Tax credit for adoption
  - Infertility Treatment are Tax-deductible, but LGBTQ+ treatment does not qualify as “infertility”



# Funding Family Building Options—

Financing

Fundraising

Grants

Advocacy

# Personal Financing Options – Credit Cards

- ✿ Due to their high-interest rates, credit cards are often not a desirable option for paying for fertility therapy.
- ✿ Have you ever had a credit card pre-approved for that offers 0% APR on purchases for a normal 12 to 18 months?
- ✿ To keep their credit card interest rates as low as possible for a lengthy period of time, patients routinely switch cards.
- ✿ The minimum transfer fee is frequently 3%, so keep that in mind if you decide to switch companies and finance your medical debt.

# Personal Financing Options – LOANS

A bank still provides personal loans, although the application process may be lengthy.

The easiest way to get finance for fertility treatment is to apply online or over the phone.

## FINANCING OPTIONS:

- ✿ AccessOne MedCard
- ✿ Capexmd, Cosmeti Credit
- ✿ Lending Club
- ✿ Light Stream
- ✿ Medloan Financial

# Fundraiser and Other Financial Resources

## **Crowdfunding:**

- ✿ Crowdfunding is the practice of funding a project or endeavor by raising a small amount of money from a large number of people online.

## **Get Creative:**

- ✿ Garage sales
- ✿ Start a side hustle
- ✿ Capitalize on your skills
- ✿ When it comes to receiving gifts, ask for what you need

# Grant and Discount Programs

Fertility Within Reach has a comprehensive list of businesses and organizations that offer grants or discounts to help defray the expense of starting a family. (Infertility Treatments Grants, Adoption Grants, Fertility Preservation Grants, Fertility Medication Grants & Discount Programs, Active Duty Military & Veterans Programs)

[insert QR CODE] → \*\* <https://www.fertilitywithinreach.org/financial-assistance/grant-assistance/>

# Other Financial Resources

## Taxes

- ✿ Medical expenses can be a potential tax deduction.
- ✿ Check to see if there is a tax credit for adoption.
  - Consult with an accountant.

## Flexible Savings Accounts:

- ✿ If your employer offers Flexible Spending Accounts, you may be able to obtain an infertility loan without paying interest (FSA). You can use the funds you contribute to your FSA plan to receive reimbursement for out-of-pocket medical expenditures, which lowers your tax burden on FICA, Federal, and State income.



A photograph of a woman with long dark hair hugging two young children in a park. The woman is in the center, holding a girl on the left and a boy on the right. The girl is wearing a white top with a pink patterned vest, and the boy is wearing a blue t-shirt. The background is a blurred park scene with trees and sunlight. A semi-transparent white banner is overlaid across the middle of the image, containing the text 'EDUCATIONAL RESOURCES' in blue capital letters, preceded by a vertical orange line.

# EDUCATIONAL RESOURCES

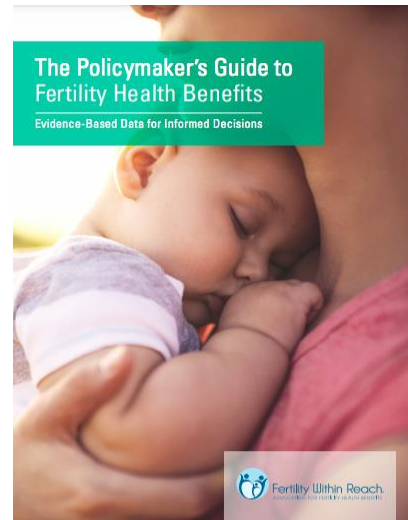
# Fight for What You Want - Contact Policy Makers

In order to change healthcare policy, we encourage you to fight for what you want and deserve.

All policymakers (legislators, insurers, and employers) make healthcare related decisions based on facts and information available to them.

*The Policymaker's Guide for Fertility Health Benefits* serves as a tool for policymakers to use when communicating the advantages of fertility benefits and points out the dangers and high costs associated with a lack of insurance coverage.

To contact policy makers, send them an email containing *The Policymaker's Guide for Fertility Health Benefits*.



# What can policymakers do to help you?

## **Gain information from experts**

When relying on resources to understand fertility treatment, defer to specialists in the field of Reproductive Endocrinology to learn more about definitions, causes, procedures, and outcomes.

## **Become a champion for your constituent and the cause**

Protect and defend the rights of infertile patients by standing against bills that go against the practice or funding of LGBTQ+ fertility treatment or preservation.

## **Protect your constituents**

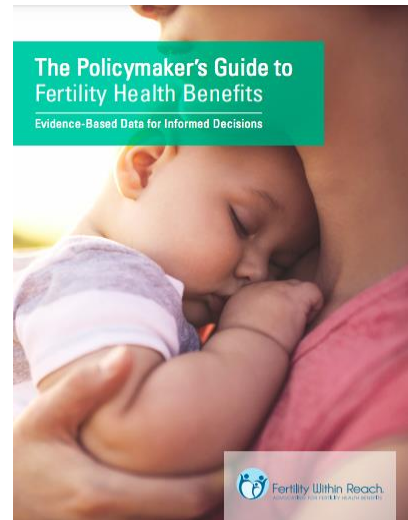
Protect the rights of LGBTQ+ patients seeking insurance coverage for fertility treatment.

## **Back existing or new bills that support health insurance coverage**

Share this knowledge with other legislators who can help sponsor or support bills related to LGBTQ+ fertility healthcare.

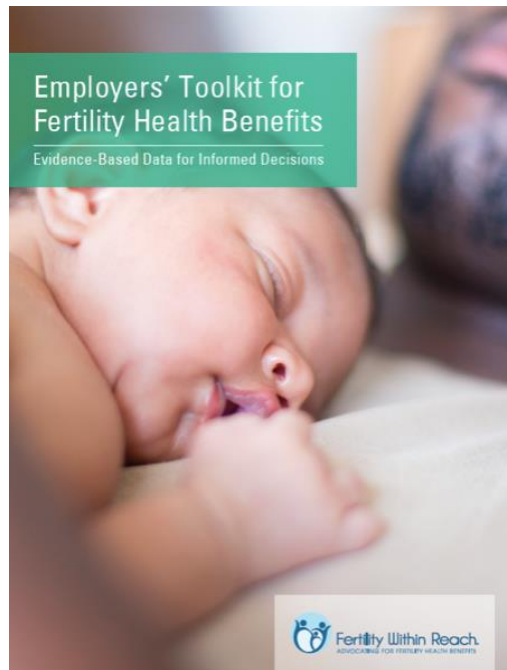
# What should you tell your policymakers?

- Ask for laws to make health benefits accessible to all regardless of sex, gender identity, and sexual orientation.
- Ask legislators to not support legislation that would create disparity and discrimination.
- All people pay for insurance benefits premium, but not all people have the same benefits due to a lack of inclusivity of the LGBTQ+ population in the legislation.



# Fight for What You Want - Negotiating With Employers

- ✿ Considering how fertility healthcare is not always covered by insurance, it is critical to **ask your employers for the help you deserve.**
- ✿ **\*\*\*INSERT BULLET ABOUT WHAT THE TOOLKIT IS**
- ✿ The samples provided in this toolkit can be utilized by your employer and referenced while creating and discussing a fertility benefits plan.



# What should you mention to your employer?

- Ask for adoption benefits.
- Ask for maternity/paternity time regardless of the being the birth-parent or not.
- Explain how providing fertility and adoption benefits supports diversity, equality and inclusivity.





# THANK YOU & QUESTIONS

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[www.fertilitywithinreach.org](http://www.fertilitywithinreach.org)

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