



April 4, 2023

The Honorable Jarrett Keohokalole, Chair  
The Honorable Carol Fukunaga, Vice Chair  
Senate Committee on Commerce and Consumer Protection

The Honorable Joy San Buenaventura, Chair  
The Honorable Henry Aquino, Vice Chair  
Senate Committee on Health and Human Services

Re: SCR 202 – Requesting the Auditor to conduct a sunrise analysis on mandating parity in vitro fertilization health insurance coverage

Dear Chair Keohokalole, Chair San Buenaventura, Vice Chair Fukunaga, Vice Chair Aquino, and Members of the Committees:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide comments on SCR202, which is requesting the State Auditor to conduct a sunrise analysis on mandating parity in vitro fertilization health insurance coverage for same-sex couples, unmarried women, and opposite-sex couples for whom male infertility is the relevant factor.

HMSA appreciates the legislature's intent to encourage access to reproductive services in Hawaii. At HMSA we provide in vitro fertilization benefits to our members, including qualifying women over 18 years of age regardless of their marital status.

Thank you for the opportunity to provide comments on SCR 202.

Sincerely,

Dawn Kurisu  
Assistant Vice President  
Community and Government Relations



# ACOG

The American College of  
Obstetricians and Gynecologists

*American College of Obstetricians and Gynecologists  
Hawai'i, Guam & American Samoa Section*

TO: Senate Committee on Health and Human Services  
Senator Joy A. San Buenaventura, Chair  
Senator Henry J.C. Aquino, Vice Chair

Senate Committee on Commerce and Consumer Protection  
Senator Jarrett Keohokalole, Chair  
Senator Carol Fukunaga, Vice Chair

DATE: Tuesday, April 4, 2023 at 10:14am

FROM: Hawai'i Section, ACOG  
Reni Soon, MD, MPH, FACOG, Legislative Chair and Immediate Past Chair  
Angel Willey, MD, FACOG, Chair

**Re: SCR 202 - Relating to Health Care**  
**Position: SUPPORT**

The Hawai'i Section of the American College of Obstetricians and Gynecologists (HI ACOG) **strongly supports SCR 202**, which requests that the auditor conduct an analysis on mandating parity for in vitro fertilization health insurance coverage.

While during the COVID-19 pandemic, the use of fertility services decreased, overall the number of people seeking treatment for infertility has increased over the years.<sup>1</sup> For a variety of reasons, more people are experiencing infertility as well. Currently we have insurance coverage for in vitro fertilization for only certain individuals – same sex couples and unmarried women are excluded. This is discrimination and is unjust.

We ask the legislature to pass SCR 202.

Mahalo

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<sup>1</sup> Kaiser Family Foundation. Coverage and Use of Fertility Services in the U.S. Published Sept 2020. <https://www.kff.org/womens-health-policy/issue-brief/coverage-and-use-of-fertility-services-in-the-u-s/>

**SCR-202**

Submitted on: 4/2/2023 2:10:48 PM

Testimony for CPN on 4/4/2023 10:14:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Michael Golojuch Jr	Testifying for Stonewall Caucus of the Democratic Party of Hawai‘i;	Support	Remotely Via Zoom

Comments:

Aloha Senators,

The Stonewall Caucus of the Democratic Party of Hawai‘i; Hawai‘i’s oldest and largest policy and political LGBTQIA+ focused organization fully supports SCR 202.

We hope you all will support this resolution so this needed study can be completed.

Mahalo nui loa,

Michael Golojuch, Jr.  
Chair and SCC Representative  
Stonewall Caucus for the DPH



April 2, 2023

Subject: This letter is in **ENTHUSIASTIC SUPPORT of SRC 202**

Dear Honorable Committee Members:

The Fertility Institute of Hawaii strongly supports the bill to expand Mandatory Health Insurance Coverage for fertility treatments currently provided to married opposite-sex couples undergoing in vitro fertilization procedures. We urge you to pass this bill enabling individuals, including same-sex couples, unmarried women, and opposite-sex couples with male infertility issues, to access fertility coverage.

We live in a tolerant and inclusive world. As such, our legislation should conform to today's world. Everyone should have equal access to fertility services. Infertility is a complex issue, and the path to parenthood varies. We firmly believe that access to fertility treatments, such as insemination, IVF, and surrogacy, should be a fundamental right for all Americans, regardless of their sexual orientation, marital status, or gender identity. These treatments are the Standard of Care for treating fertility issues. Over 9 million babies have been conceived using In Vitro Fertilization, and millions have been born using other fertility treatments.

Having a child and building a family is a fundamental desire and liberty for everyone, regardless of relationship status, gender, or sexual orientation. Unfortunately, the current limitations on coverage for these treatments disproportionately affect vulnerable populations already facing social and economic barriers in pursuing parenthood.

According to the American Society for Reproductive Medicine, infertility affects one in eight couples of reproductive age in the United States. LGBTQ+ couples, single parents by choice, and couples struggling with male-factor infertility face additional hurdles on their road to parenthood. Expanding mandatory health insurance coverage for fertility treatments can remove some obstacles and create a more equitable healthcare system for all.


We commend you for taking steps to address this critical issue, and we urge you to pass this legislation without delay. The vast majority of Americans believe that insurance should cover fertility treatments, and we trust that you will represent the voices of your constituents and support this vital bill.

**We fully and enthusiastically support SRC 202 to remove discriminatory requirements and create parity for ALL patients seeking fertility**

**services.** Without it, many of our friends and families will not be able to experience the privilege of having a family –a freedom many take for granted.

On behalf of the Fertility Institute of Hawaii, thank you for your continued efforts to improve healthcare access and promote reproductive justice for all.

Sincerely and Mahalo,

A handwritten signature in black ink, appearing to read 'John L. Frattarelli', with a large, sweeping flourish at the end.

John L. Frattarelli, M.D., HCLD  
CEO, Laboratory, Practice, & Medical Director  
Reproductive Endocrinology and Infertility  
Advanced Reproductive Medicine & Gynecology of Hawaii, Inc.  
dba: Fertility Institute of Hawaii  
1401 South Beretania Street, Ste 250, Honolulu HI 96814  
[www.IVFCenterHawaii.com](http://www.IVFCenterHawaii.com)

**LATE**

**SCR-202**

Submitted on: 4/3/2023 10:48:47 AM

Testimony for CPN on 4/4/2023 10:14:00 AM

Submitted By	Organization	Testifier Position	Testify
Robyn	Testifying for Fertility Institute of Hawaii	Support	Written Testimony Only

Comments:

April 3, 2023

Dear Honorable Committee Chair and Committee Members:

This letter is in **SUPPORT** of SRC 202.

Current IVF coverage by insurance companies does not provide coverage to same-sex couples.

Today's society is not composed of just male and female, married couples. What makes the world a better place is the true diversity that we have. With that, comes the diversity in parents and those who want to become parents. The use of IVF should not be discriminatory in who can use insurance coverage and who cannot. The mandate should be open to ensure equal access to IVF for all couples, regardless of sexual orientation. Having to use one's own funds to pay for such services is quite costly, and prohibits many from seeking treatment. Being in Hawaii, the high cost of living and associated expenses are for the average person, a struggle enough. Put on top of that the costs associated with having to use fertility treatments to have children, and it becomes astronomical.

Working as the Chief Administrative Officer at a local fertility clinic, not only have I been touched in my own personal life, but I see numerous patients each year who so desperately want to have a child. I fully and enthusiastically support SRC 202. Without it, many of our friends and families who wish to have children, cannot. They may not be able to use traditional methods, but there are other options out there for them and with the passage of these two bills, support from insurance coverage can make all the difference.

Sincerely and Mahalo,

Robyn A. Washousky, MBA

Chief Administrative Officer

Advanced Reproductive Medicine & Gynecology of Hawaii, Inc.

&

Fertility Institute of Hawaii

1401 South Beretania Street, Ste 250, Honolulu HI 96814



ADVANCED REPRODUCTIVE  
MEDICINE & GYNECOLOGY



Equal IVF coverage

Fertility Institute of Hawaii

1401 South Beretania Street, Suite 250

Honolulu, HI 96818

Dear Legislative committee,

I am writing to support the legislative bill requiring insurance companies to cover IVF coverage for all patients equally. Specifically, SCR 202 asking the auditor to conduct a sunrise analysis on mandating parity in vitro fertilization health insurance coverage.

When treating fertility patients we should treat all patients equal. IVF coverage should be mandatory for same sex couples, single women, and married or unmarried couples. This would create equal access to health care for everyone, regardless of sexuality, marital status or beliefs.

Thank you for your consideration,

Tricia Wahl, PA-C

Fertility Institute of Hawaii





ADVANCED REPRODUCTIVE  
MEDICINE & GYNECOLOGY



IVF Coverage for All

Fertility Institute of Hawaii

1401 South Beretania Street, Suite 250

Honolulu, HI 96818

Dear Legislative committee,

I am writing to support the legislative bill requiring insurance companies to cover IVF coverage for all patients equally. Specifically, SCR 202 asking the auditor to conduct a sunrise analysis on mandating parity in vitro fertilization health insurance coverage.

As for all medical treatments, it is critical that there is equity in access to care to all patients regardless of race, sexuality, gender identity, religious beliefs, or marital status. This includes access to fertility treatments and care as infertility impacts everyone. Infertility is a disease for many and a barrier for those without reproductive partners of opposite sex, however, one person's causative factor is not greater than the others. IVF coverage should be mandatory and accessible for all patients including same sex couples, single women, and couples regardless of marital status. Creating equal access to care is especially important as without coverage many patients will not otherwise have the opportunity to build their family without access to proper treatments.

Thank you for your consideration,

Kaitlin Corbett, PA-C

Fertility Institute of Hawaii

**LATE**

**SCR-202**

Submitted on: 4/3/2023 10:15:19 AM

Testimony for CPN on 4/4/2023 10:14:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
LeighAnn Frattarelli, MD, MPH	Individual	Support	Written Testimony Only

Comments:

To: Senate Committees on Commerce and Consumer Protection and Health and Human Services

From: LeighAnn Frattarelli, MD, MPH, FACOG

Re: SCR 202

Position: Strongly Support

April 3, 2023

Hawaii is a leader in reproductive health care and reproductive rights. We also pride ourselves in being an inclusive community living with Aloha. Unfortunately, our state law requiring insurances companies to cover one cycle of in vitro fertilization for married, heterosexual couples only is antiquated and discriminatory.

Please support the appointment of an auditor to evaluate the financial costs of expanding this law to be inclusive of all independent of gender, sexuality, and marriage status. We all deserve the same opportunities to have a family!

**LATE**

**SCR-202**

Submitted on: 4/3/2023 1:32:10 PM

Testimony for CPN on 4/4/2023 10:14:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Abby Simmons	Individual	Support	Written Testimony Only

Comments:

Aloha Chair, Vice Chair and esteemed Committee Members,

I support SCR202, as we should always strive to be a more just and equal society. A good way to achieve this for in vitro fertilization health insurance coverage is with this analysis, to determine the impact of a potential mandate. Thank you for considering my testimony.

Mahalo,

Abby Simmons

Honolulu