Impact of Infertility Insurance Benefits on Employee/Employer Relationship

An anonymous online survey of 702 employees, who had at least one in-vitro fertilization (IVF) egg retrieval in the U.S., assessed how infertility benefits offered, as part of the employee’s health insurance, impacted their relationship with their employer (July/August 2016).

People needing IVF with employer-provided infertility/IVF health insurance have higher satisfaction with their employer

“Knowing we were covered put my mind at ease and I was able to focus on working”

- Feel their employer meets the needs of today’s families compared to those without coverage: 4x
- Less likely to miss time from work due to infertility: 2.5x
- Recommend their employer as a great place to work: 1.5x

“We feel extremely thankful and loyal because we would not have our child if there had not been coverage”

- Believe their employer is family friendly: 2x
- Believe their employer listens to their needs: 2.5x
- Feel their employer cares about their well-being: 1.5x

“I’m never quitting the company. I owe them my life”
Insurance Coverage

57% had health insurance covering some diagnostic tests and/or infertility treatment.

Of those with insurance, 47% reported less than half the cost of one full IVF cycle was covered.

Out of Pocket Costs

61% of respondents without IVF insurance paid out-of-pocket costs between $15,001 and $30,000 for one cycle of IVF.

About Respondents

- 98% female, 97% married
- Average age: 31-35 years old
- 85% White/Caucasian, 5% Hispanic, 4% African American, 3% Asian
- 89% college educated
- 83% non-union employees
- Average income: $75,001-$150,000

For more about insurance coverage at work, visit: resolve.org/coverageatwork

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