

Fertility around the world

How to support a global employee population





Introduction

There are many obstacles that can make starting a family challenging: unexplained infertility, lack of access to fertility treatments, legal discrimination, and financial barriers can all make it difficult to have a baby. These problems certainly aren't unique to the United States—people around the world often struggle to access and pay for expensive fertility treatments. Even in countries with national health systems, funding for fertility treatments can be sporadic and subject to extensive stipulations, often excluding LGBTQIA+ couples or single parents by choice.

Companies recognize the importance of providing fertility support to their employees, but for global companies, this support needs to extend to those living and working outside of the United States. Fertility solutions that only address the needs of US employees aren't truly equitable, and without global access to [family-building support](#), employers risk international employees feeling overlooked and undervalued. Here's what employers need to know about the fertility landscapes in Canada, the United Kingdom, Ireland, New Zealand, Australia, and India, as well as what they can do to ensure global [fertility benefits](#) parity.

Canada

Despite offering universal healthcare, most Canadians aren't covered when seeking assisted fertility treatments (ART), including in vitro fertilization (IVF). Treatment coverage only exists in four provinces and doesn't sufficiently cover the full costs of fertility treatment. This lack of coverage forces many Canadians to cover most or all of their treatments out of pocket, which can cost up to \$20,000 CAD for one round of IVF.

For those who live in one of the provinces—Ontario, Manitoba, New Brunswick, and Quebec—that offer some form of funding or tax credits for fertility treatments, they still face age restrictions and limits on the number of rounds covered that may further reduce the likelihood they receive financial support from the government. Ontario, for example, only covers one IVF cycle per lifetime for patients under the age of 43.

As a result of these restrictions, much of the impetus falls on employers to fill the gaps in fertility care in the country. Companies with Canadian employees can offer increased financial support for individuals seeking fertility treatment, with fewer restrictions on age and the number of rounds of treatment. Offering virtual access to reproductive endocrinologists and other fertility specialists can also empower employees to make the best reproductive decisions based on their physical health and financial limitations.

Up to \$20K

CAD for one round of IVF.



United Kingdom

The U.K.'s National Health Service (NHS) covers fertility treatment for people seeking treatment, with the number of covered treatments varying based on age. However, local municipalities control the administration of this coverage, meaning that criteria for who can receive the treatment varies drastically across regions. For example, guidelines say that IVF should be available to people until the age of 42, but an investigation by BBC revealed that 80% of areas in the U.K. fail to offer treatment up to that age cutoff. Similarly, while the NHS suggests coverage of up to three cycles of IVF, some municipalities offer only one cycle, while others only cover the treatment in "exceptional circumstances."

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of areas in the U.K. fail to offer treatment up to that age cutoff of 42 years.

What's more, studies have found inequalities in the NHS's fertility coverage: Compared to white women, Black women have poorer outcomes from treatment and receive fewer rounds of IVF. LGBTQIA+ people also face discrimination: until July 2022, same-sex couples of two people assigned female at birth had to undergo six rounds of IUI—paid out-of-pocket—before they could receive funding for IVF.

Employers with employees in the United Kingdom can play an important role in reducing some of the inequities that exist in the current NHS coverage. Culturally-humble fertility care connects U.K. employees to providers with similar backgrounds and lived experiences, ensuring that Black and LGBTQIA+ people receive the same level of support as their white counterparts. Similarly, employers can provide additional financial support in the form of reimbursements for fertility care to extend coverage beyond the NHS' limits.



Catherine's story: Finding the right fertility care in a new country

Director
Financial Services

UNITED KINGDOM

When Catherine relocated from the U.S. to the U.K. with her family, she didn't just have to navigate a new country—she had to find her way through an unfamiliar healthcare system at a vulnerable moment in her life.

In search of fertility care and without a local network or trusted providers, she was left to make sense of both the National Health Service (NHS) and private care options on her own. That's when she discovered Maven.

I had no one. It's hard to get referrals from new friends for something so personal.

With Maven, Catherine quickly connected with a Care Advocate who helped her build a tailored care team, including a fertility awareness educator and a nutritionist. The personalized, extended appointments gave her the time and space to feel heard and gain clarity.

Not long after, Catherine experienced an early pregnancy loss. The experience underscored just how isolating care can feel in a new country without the right support. At the hospital, she was seen by a nurse she'd never met, in a rushed and clinical encounter that left her with unanswered questions and little comfort. Turning to Maven, she was met with empathy and left inspired to keep trying.



Later, when Catherine explored fertility treatment options, her general practitioner told her it could take nearly a year to be seen.

In January, they told me that if I got a call by Christmas, I'd be lucky.

Instead of waiting, her Care Advocate sent her a referral list of fertility clinics in London—and she secured an appointment the following week. Catherine and her husband continued meeting regularly with a Maven Reproductive Nurse in Ireland, who became their main source for answers throughout the IUI and IVF process in the NHS.

Through the ups and downs of building a family, Catherine found comfort in the continuous care Maven offered. With each appointment, she wasn't starting over, she was building trusted relationships with providers who understood her journey.

Maven is an amazing resource for connecting with women's health practitioners in an easy way, no matter where you are or what health system you are navigating.

Ireland

Currently, Ireland is the only country in the European Union that doesn't offer state funding for fertility treatments. While the Minister of Health [announced in April 2022](#) that funding will be made available for IVF treatments starting in 2023, it's unclear how much coverage people will be able to get, and what the eligibility criteria will be. It's also not the first time that the government said they would begin offering funding—the government first committed to covering infertility treatments in 2019, but no funding emerged from the declaration.

While the country waits for additional clarity around state funding, Irish people seeking fertility treatments still pay completely out-of-pocket. One round of IVF can range from €4,000–6,500, and intracytoplasmic sperm injections (ICSI), commonly used to address male factor infertility, can run upwards of €5,000.

In a country with such uncertainty around national IVF funding, employer-sponsored fertility reimbursements can give employees opportunities to start their families that wouldn't be financially accessible otherwise.

Up to €5K
for one round of ICSI.



New Zealand & Australia

New Zealand offers public funding for IVF treatments, but in order to qualify, people must meet a long list of criteria, including an infertility diagnosis, which often prevents lesbian women from accessing care. Couples that have unexplained infertility—infertility not stemming from diagnosable conditions like endometriosis, for example—are likely to be denied public funding. The New Zealand government estimates that 45% of applications for publicly-funded treatment were denied because of unexplained fertility.

Australian funding operates under a rebate system, where people who have government-sponsored insurance can receive coverage for part of their fertility treatment, as well as some of the cost of genetic testing. However, they often do not cover related services, like egg collection, meaning that people may have significant out-of-pocket expenses or need to rely on private insurance for additional coverage.

Providing Australian and New Zealander employees with financial resources to compensate for gaps in care can make a powerful impact on their family journey. Companies can also offer virtual appointments with fertility awareness specialists and reproductive endocrinologists, as well as clinically-vetted content, to empower employees to take control of their fertility journey

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India

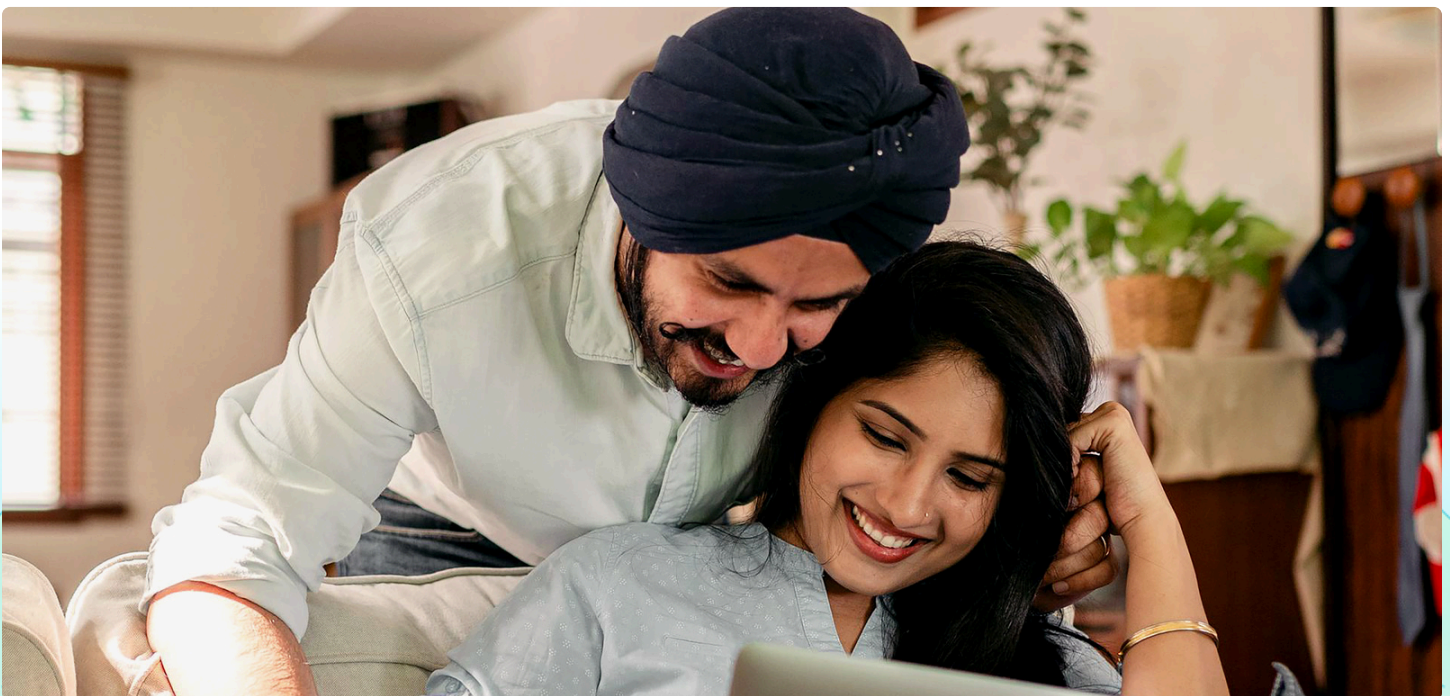
Similar to Americans, Indian people often have limited—or nonexistent—coverage for fertility treatments through national or employer-sponsored healthcare. What's more, misinformation around fertility abounds in the country, with 97% of Indian women believing that a history of pill intake is associated with infertility.

If people decide to seek fertility treatment, they often have to sift through unregulated clinics to find those offering high-quality services. The growth of ART clinics in India is one of the highest in the world, thanks in part to medical tourism. Until the end of 2021, clinics were not regulated or supervised by the government, raising medical and legal concerns. While regulation increased with the passing of the Assisted Reproductive Technology Regulation Bill, finding a reputable fertility clinic can often be an overwhelming process.

As employers look to support Indian employees on their fertility journeys, providing employees with access to a vetted network of fertility clinics can be beneficial. For those looking to understand their fertility better, virtual appointments with Indian fertility specialists, as well as access to clinically-vetted content, is a powerful way to combat misinformation and ensure employees are empowered as they embark on their fertility journeys.

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How Maven helps support global employees

Maven is the leading global digital health platform for reproductive and family health that helps companies provide high-quality, comprehensive support for their global employees as they pursue parenthood and beyond. Our holistic care model offers wraparound fertility support through personalized care teams, dedicated care advocacy, and evidence-based care management programs to help drive better outcomes for your employees.

To see Maven's global platform in action, **contact us** to schedule a demo today.

