



What Every Employer Needs to Know About Fertility Benefits (From an Employee Perspective)



Introduction: Fertility Benefits are in High Demand

Fertility coverage is the new must-have benefit for 2019. What started out as a generous fringe benefit for tech company employees just a few years ago has evolved into an increasingly mainstream health benefit across corporate America. A survey by Mercer, a benefits consulting firm, showed that 44% of employers with 20,000+ workers offered some sort of IVF benefit in 2018, compared with 37% in 2017.¹ And this number is expected to continue to rise.

Faced with the tightest labor market in decades, it's no wonder that employers are under pressure to attract and retain talent. Fertility benefits are becoming a key battleground. 68% of millennials (who are waiting longer than any previous generation to have children) take fertility coverage into consideration when choosing an employer.² And while 79% of all U.S. employees say they would choose better benefits over an increase in salary, for millennials, that figure jumps to 89%.³ In fact, when choosing between two jobs with similar responsibilities and salaries, 96% of millennials say that health benefits are the most important factor.⁴

Considering these facts, it's no wonder that employers are rolling out fertility benefits at a greater rate, and demonstrating their commitment to diversity and inclusion. IVF benefits generally cover all or part of the cost of the procedure itself, which ranges from \$12,000 to \$20,000 for one IVF cycle. Many women require two or more cycles to conceive, bringing the total cost to over \$40,000.⁵ This type of benefit, clearly, is a huge help to employees struggling with infertility, and its rise in prevalence should be celebrated. However, the journey for IVF patients is far more than just the procedure itself—and the gaps in most existing coverage can lead to higher costs for companies. This report will shed light on the realities of the fertility patient journey that are often overlooked.

The Patient Experience

According to the Society for Assisted Reproductive Technology (SART), women have rated the stress of undergoing IVF as comparable to the stress of major life events like the death of a family member, or divorce.⁹ Fertility benefits that offer reimbursement for this costly procedure can certainly alleviate some of that stress—but not all of it. Along with the emotional side effects of the fertility drugs that most IVF patients are prescribed, there is the anxiety of undergoing a complicated and expensive medical procedure and not knowing whether or not it will lead to a successful pregnancy. When social media feeds are an endless stream of pregnancy announcements and baby pictures, it's easy for women going through IVF (who have likely already been through the trauma of several miscarriages) to feel lonely, isolated, and ashamed. Furthermore, the stress of infertility can wear on even women's closest relationships: in 2014, a Danish study revealed that couples are three times more likely to separate or divorce after fertility treatments fail.¹⁰

All of this emotional stress can take a huge financial toll on companies. According to the American Psychological Association (APA), stress costs U.S. businesses approximately \$300 billion a year as a result of absenteeism, reduced productivity, and employee turnover. Another study has shown that the cost of replacing an employee who leaves her job can be anywhere from 20% to 213% of an employee's annual salary.

The difficulty of navigating coverage is another significant, though often unrecognized, aspect of the IVF experience. First, there is the formidable task of choosing a clinic. Some experts recommend that women choose one that is close to their home or workplace, as they'll have to make frequent visits for each IVF cycle, and a convenient location means having to take less time away from work.¹¹ But others caution that since different clinics' services, costs, environments, and success rates vary dramatically, it's worth traveling long distances to see a top specialist.¹² And the confusion doesn't end there. Figuring out which treatments and medications a fertility plan will cover can be a challenge. Doctor's visits are too short to fully cover complex topics like the diagnostic process (why getting pregnant hasn't worked so far) or the pros and cons of different treatment options, and patients' own research or gut feelings can conflict with their doctor's recommended course of action. With so many options at each stage of the journey, IVF patients often leave their appointments with more questions than when they arrived.

Patients' confusion can increase costs for their employers, as well. The average cost of a single IVF

cycle is \$12,000, and the varying success rates of different fertility clinics can affect the number of cycles an individual will need (and, therefore, the total amount that she—or her employer—ends up spending on IVF treatments). Moreover, without the necessary information about different treatment options and tests that should be undergone before starting IVF, some patients incur even more superfluous costs (and heartache) by going down a path that has zero chance of success.

Finally, one more underappreciated aspect of the IVF experience is the sheer time commitment that it requires. The number of hours spent attending appointments, managing medications, and just trying to make sense of the whole process can make undergoing IVF feel like a full-time job.¹³ But it can be difficult for women to take the necessary time off from their actual jobs. Employers—even those who offer fertility benefits—might not recognize that women undergoing IVF (who are not visibly pregnant) require support and flexibility.

As a result, IVF patients often feel unsupported at work. In a survey of 1,000 U.S. employees struggling with infertility, only 29% said they felt supported by their employers. Meanwhile, 40% reported that they had not been open about their struggles at work. Of those employees who did not feel supported, 29% ended up leaving their jobs, and 27% were looking for new job opportunities. 32% remained in their current positions, but were unhappy about it.¹⁴ Needless to say, when employees feel unsupported, companies suffer as well. We have already seen how expensive it is to replace an employee who leaves her job. And, according to a 2013 Gallup report, unhappy employees cost the U.S. between \$450 and \$550 billion in lost productivity each year.

“

Only 29% said they felt supported by their employers. Meanwhile, 40% reported that they had not been open about their struggles at work. Of those employees who did not feel supported, 29% ended up leaving their jobs, and 27% were looking for new job opportunities. 32% remained in their current positions, but were unhappy about it.

”

Providing Holistic Care

So, what can be added to fertility benefits, in order to provide truly holistic support?

We interviewed a lot of women using our IVF support track to better understand the biggest pain points during their journeys so our content could fill existing gaps and provide the most needed solutions. Many people used words like “lonely,” “isolating,” and “confusing” to describe what it’s like to go through fertility treatment, and said they wanted to hear more stories from others who’ve gone through IVF so they could feel less alone. “Some online communities can be supportive, but you don’t really know who’s behind the computer,” says Mary Beth Ferrante, a Maven Career Coach who went through her own struggle to conceive. “It’s vital for employees dealing with fertility challenges to have experts they can talk to and resources they trust.” Ferrante is one of the many Maven practitioners—including OB-GYNs, therapists, pediatricians, and more—who allowed us to publish their personal fertility stories (in a series called “Maven Real Talks”) so that women using our app could benefit from both their professional expertise and personal experiences.

Mental health and counseling services are another essential part of holistic care, and can help women and couples keep themselves and their relationships stable throughout the IVF roller coaster’s ups and downs.

“

“Some online communities can be supportive, but you don’t really know who’s behind the computer. It’s vital for employees dealing with fertility challenges to have experts they can talk to and resources they trust.”

”

Furthermore, during a process in which it can be easy for patients to get “lost in the system,” some form of consistency and personal attention is key. At most major fertility clinics, it’s common for patients to see their doctor for the first visit, and then never see them again. But with new questions popping up seemingly every day (and night), patients want 24-hour support throughout their entire journey. A personal care coordinator, who is always there to help navigate each twist and turn—from choosing the best fertility clinic, to transitioning into maternity care—can go a long way toward making patients feel secure and supported. Being able to remain in contact with the same OBGYN throughout that transition is also important, as otherwise IVF patients—who tend to have much less contact with their doctors after they become pregnant—feel abandoned at a time when they are still anxious and scared.

Finally, IVF patients need to be able to easily get a second opinion from a doctor who has nothing to gain from their decisions. They also need convenient access to a library of high quality, reliable content for information and answers to questions at any time. For all of these purposes, an app-based platform is ideal, because it makes it easy for women juggling tight schedules to get the personalized support and information they need, whenever and wherever they want it.

Conclusion

The fact that companies are increasingly offering fertility benefits to their employees is something to be celebrated. However, the IVF experience is much more than simply the procedure itself, and companies that are truly committed to diversity and inclusion must offer fertility benefits that take this into account.

Holistic care, which includes counseling and mental health services, an extensive network of practitioners, and personalized, on-demand support throughout every step of the IVF journey, is what both companies and employees need in order to achieve the best possible results from their fertility benefits.



Ready to expand your support for working parents?

Learn more about Maven, the leading family benefits platform that helps companies support parents and save.

[Learn more](#)



EGG FREEZING • FERTILITY • MATERNITY • RETURN TO WORK
BREAST MILK SHIPPING

References

- [1] https://www.huffingtonpost.com/entry/more-employers-offering-fertility-benefits-means-happier_us_5a21a008e4b05072e8b568d7
- [2] <https://www.entrepreneur.com/article/293205>
- [3] <https://news.aetna.com/2016/09/1-8-couples-fertility-issues/>
- [4] <https://www.healthline.com/health/state-of-fertility>
- [5] <https://extendfertility.com/your-fertility/fertility-and-age>
- [6] <https://www.vanityfair.com/news/2018/06/how-millennials-have-shifted-on-lgbtq-rights>
- [7] <https://www.columbiaobgyn.org/services/lgbtq-fertility-services>
- [8] <https://www.brookings.edu/blog/social-mobility-memos/2015/05/08/celebrating-single-mothers-by-choice/>
- [9] <https://www.winfertility.com/blog/stress-of-infertility-treatment-ivf/>
- [10] <https://www.medicaldaily.com/ivf-and-divorce-couples-three-times-more-likely-break-after-failed-fertility-treatment-268184>
- [11] https://www.huffingtonpost.com/heather-huhman/the-ultimate-guide-to-choosing-a-fertility-clinicand-knowing-when-to-get-a-second-opinion_b_7525998.html
- [12] https://www.huffingtonpost.com/heather-huhman/the-ultimate-guide-to-choosing-a-fertility-clinicand-knowing-when-to-get-a-second-opinion_b_7525998.html
- [13] <https://www.todayparent.com/getting-pregnant/trying-to-conceive/smart-strategies-for-working-during-ivf-treatment/>
- [14] <https://www.entrepreneur.com/article/293205>



MAVENCLINIC.COM