News Brief



Trump Signs Executive Order to Expand IVF Access and Reduce Costs

President Donald Trump signed an <u>executive order</u> calling for recommendations to protect in vitro fertilization (IVF) access and reduce health plan costs for assisted reproductive technology. The executive order directs Vince Haley, the assistant to the president for domestic policy, to provide policy recommendations for reducing IVF procedure barriers and "aggressively reducing out-of-pocket and health plan costs for IVF treatment" within 90 days.

"Providing support, awareness and access to affordable fertility treatments can help these families navigate their path to parenthood with hope and confidence."

- Trump's executive order

Infertility rates have been on the rise. According to the U.S. Centers for Disease Control and Prevention, roughly 9% of men and 11% of women of reproductive age have experienced fertility problems. As a result, many people turn to fertility treatments while navigating their paths to parenthood. These treatments often include medications, which are sometimes combined with surgical procedures. Two of the most common fertility treatments are intrauterine insemination (IUI) and IVF.

IVF access and infertility coverage laws vary by state. Infertility is not covered by many insurance companies in the United States, and an IVF cycle ranges from \$12,000 to \$25,000 if medications are needed. An IVF cycle doesn't guarantee a live birth and often requires multiple treatment rounds. Many use IUI as a first option since it's less invasive than IVF and less expensive, up to \$2,000 per cycle. However, the procedure is considerably less effective than IVF, thus requiring multiple cycles and associated costs. Due to the high procedure costs, traditional coverage plans typically cover genetic or diagnostic testing and, in some cases, one round of IUI or a partial round of IVF. While employers may provide some cost-sharing fertility benefits to help reduce the financial burden of assisted reproductive technologies, many Americans still pay out-of-pocket.

What's Next?

Beyond the 90-day deadline for Vince Haley, it's unclear when IVF policy changes will happen and tackle out-of-pocket IVF costs.

Despite the need for family-building services, such care is inaccessible to many people due to the cost. According to the White House's <u>fact sheet</u>, only onequarter of employers report coverage of IVF for their employees. However, more employers may consider and offer family-building benefits to support their current and prospective employees.

We'll keep you apprised of notable updates on how these actions may impact IVF coverage. Contact us today for more information.

The content of this News Brief is of general interest and is not intended to apply to specific circumstances. It should not be regarded as legal advice and not be relied upon as such. In relation to any particular problem which they may have, readers are advised to seek specific advice. © 2025 Zywave, Inc. All rights reserved.