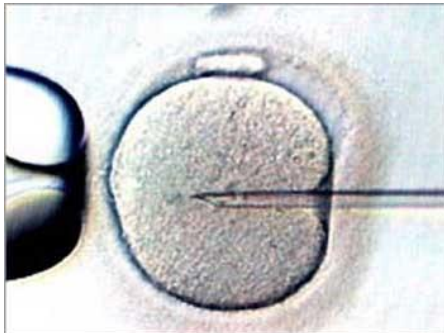


OCTOMOM AND MULTI-FETAL PREGNANCIES: IS THE INSURANCE INDUSTRY A CO-CONSPIRATOR?



Nadya Suleman, a 33 year old single mother with six children under the age of seven, gave birth to octuplets in January 2009.



She used in vitro fertilization



The Issue

- Most private insurers do not cover in vitro fertilization.
- Fertility physicians, motivated to have successful businesses, implant far too many embryos, hoping to increase their rates of successful pregnancies.
- The expense associated with the procedure encourages women to ignore industry implantation guidelines in order to increase their odds of successful pregnancies.

The Solution

Federal Legislation requiring insurers to provide in vitro coverage

- Insurance coverage would eliminate a need for complex federal legislation and National regulatory entities.
- Insurance coverage would reduce the number of multi-fetal pregnancies, promote healthy single pregnancies, and provide access to in vitro fertilization to groups who have traditionally not had the means to pursue the procedure.
- Data suggests that states and countries with insurance coverage have lower rates of multi-fetal pregnancies
- Current state coverage is not comprehensive and ERISA leaves a large loophole. State laws do not reach self insured health plans.
- Costs are already being absorbed by the industry when we factor in the labor, delivery and health costs associated with preterm labor and delivery of multi-fetal pregnancies.



The major problem associated with in vitro fertilization is multi-fetal pregnancies, and the costs and health risks to both mother and children.