

# A Fertile Time for a New Employer Benefit

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By G. David Adamson, M.D., Founder and CEO of [ARC Fertility](#)

As we rapidly approach the New Year, it would be an understatement to say that 2020 has been a challenge for most people. Since March, the COVID-19 pandemic has spread around the world like wildfire. Approximately a million and a half people have died in its wake, with cases continuing to soar. The global economy saw its steepest decline since the Great Depression, and millions of people are still out of work. With this backdrop, it's safe to wonder how all this disruption will impact society as we try to return to a "new normal."

One area where we could see change may be on the demographic level. The [Brookings Institution](#) predicts that 2020 will see half a million fewer births in the United States, a 13 percent drop from 2019. Many couples are deciding to delay starting or expanding a family until a vaccine is made available to more people and the economy stabilizes. This raises many problems. In 2018, the [American birth rate](#) was at its lowest level since 1986, and [by 2034, the number of Americans](#) over the age of 65 will outnumber those under 18 for the first time.

This delay in starting a family will have a significant impact. For women over 35, it becomes [increasingly difficult](#) to conceive and carry a healthy child to term. The inability to get pregnant takes a physical and emotional toll. Studies show that [one in eight](#) Americans is infertile. The causes can range from injury, disease, environmental factors, genetic issues and age. The problem is widespread and affects all couples. Only about one in four seek treatment to overcome this major life challenge.

With all of this, it is more important than ever for companies to start offering fertility support to their employees as part of their benefits package. Many health insurance packages cover childbirth and prenatal care, but most don't cover infertility-related costs. Without this coverage, many couples go into significant debt for treatments like Intrauterine Insemination (IUI) and In-vitro fertilization (IVF). The average cost for an IVF cycle, including the procedure and the medications, is \$15,000 to \$25,000.

Simpler, more affordable options include applications and wearable technology that track reproductive information to allow users to know the optimal times to conceive and to provide doctors with data to understand the cause of the fertility issue. These can be helpful for a few, but not for most, people with infertility. Meaningful help for employees requires the implementation of fertility benefits.

Providing this coverage has numerous advantages for both the employer and employee. For workers, fertility benefits increase loyalty, productivity and fulfillment. They express [1.5 times](#) greater work satisfaction and are [2.5 times](#) less likely to miss work when fertility benefits are offered by their employers. This engagement can help boost the bottom line for companies. According to [Gartner](#), organizations with these cultures have 2.3 times more cash flow per employee and generated 1.4 times more revenue.

There are many advantages for employers. By offering fertility benefits, companies can differentiate themselves from their competitors. Not only does it make the organization more attractive to job seekers, but it helps retain top talent in the company. In fact, more than 32 percent of workers say that they are more likely to stay with a company that offers fertility benefits. It also helps promote diversity and gender equality. The decision to start a family directly affects women and impacts their career trajectories. Fertility coverage would make them feel welcome, valued and included. This inclusivity could also attract members of the LGBTQ+ community to a company as well. As marriage equality spreads across the U.S., these benefits can help cover the costs for fertility services, adoption and surrogacy for same-sex couples.

Without this type of coverage, many couples could seek cheaper treatments that are not effective or safe. These alternative procedures have numerous potential issues, including wasting benefits on unproven treatments and increasing the chance of multiple births. This could lead to long-term costs to employer insurance plans. Preterm births are unfortunately a common complication to multiple births, and employers and other private insurance companies often take up almost 50 percent of all charges related to preterm births.

Our society will face many changes once the COVID-19 crisis is over. The economic damage could take time to heal, and many businesses will struggle. However, this is also an opportunity for companies to show a commitment to gender equality and diversity. Fertility benefits would help everyone — no matter the person's sex or sexual orientation — while helping to retain top talent. It is a win-win proposition that could have a massive impact not only for the company but for society.

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