

In Good Company: The Importance of Inclusive Fertility Benefits for Lesbian and Queer Employees

By Makenna Crocker



The Lesbian Fertility Journey

An Introduction

History of Access to Treatment

KNOWLEDGE GAPS

Research has revealed a general knowledge gap on sexual and reproductive health among lesbian and bisexual identifying women (Thomas, S. et al.). While women in this demographic largely seek to be informed through medical professionals as well as online (Khurana and Bleakley), discrepancies in the way information is presented puts women of the LGBTQ+ community at a disadvantage.

MISINFORMATION & HETERONORMATIVE PRACTICES

More specifically, lesbian women wishing to conceive face challenges in navigating their unique conception process due to a lack of information and heteronormative practices and language by fertility clinics and medical professionals. Fertility clinics grew in the late 1960s and early 1970s to more specifically aid white heterosexual women struggling with infertility. Expansion in the 1980s resulted in more clinics, sperm banks, and reproductive specialists that still largely focused on helping the women that fit the demographic as white, heterosexual, married, and middle to upper class (Holland, S).

The lack of access to these services for non-white, non-heterosexual, and lower class women was a sort of gatekeeping that “served as a form of medical social control, defined by Conrad (1979: 1) as ‘the ways in which medicine functions (wittingly or unwittingly) to secure adherence to social norms’, by positioning certain groups as worthy of reproducing and others as unworthy,” (Holland, S).

Today's Challenges

FOR LESBIAN AND QUEER
COUPLES TRYING TO CONCEIVE

01

ACCESS

It is more common that fertility clinics are treating lesbian and queer couples, but some couples state having to travel out of state for the proper care they wished to receive.

Depending on their preferred procedure and donor, couples sometimes must ship their donor sperm from out of state or country.

02

INFORMATION

There is still a large lack of information and representation for lesbian and queer couples on fertility clinic sites and resources.

Heteronormative assumptions still cause some fertility clinics to offer improper advice to lesbian and queer couples, ultimately leading to misinformation and frustration.

03

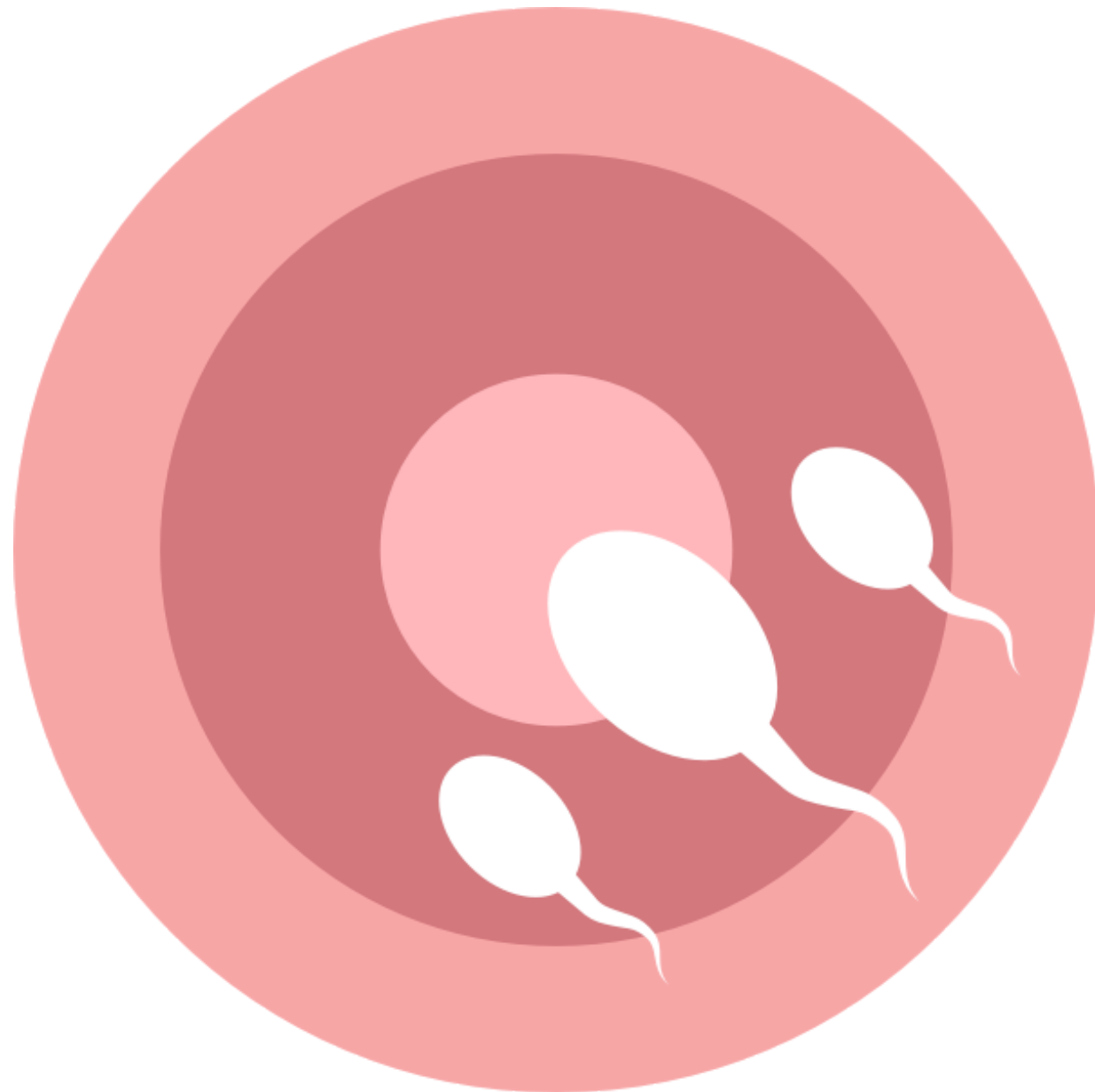
COST

While they are not considered infertile, lesbian and queer couples are often put through the same testing and procedures as heterosexual couples struggling to conceive.

This, along with costs of donor sperm, potential sperm storing fees, as well as legal fees to ensure rights to their children are amongst excess costs for lesbian and queer couples throughout their fertility journey.

Average IUI Costs

Without insurance, the average cost of intrauterine insemination (IUI) ranges from \$300–\$1,000 per cycle with donor sperm ranging from an additional \$700–\$1,000 per vial (Parents.com).



Average IVF Costs

IUI has a fairly low success rate, and couples often have to attempt (and pay for) multiple rounds. If those are unsuccessful, they may try in vitro fertilization (IVF) which typically averages to about \$15,000 total (Parents.com).

The Role of Insurance

Coverage of Fertility Treatment

Fertility Insurance Coverage

SPOTTY COVERAGE

In general, it's not common for fertility treatments to be fully covered by insurance. This is true for both heterosexual and queer couples. It's not uncommon for couples to have to seek outside funding or grants to help cover fertility treatments.

EXTRA STEPS

Insurance companies usually ask that couples try get pregnant on their own for a year prior to seeking medical intervention to become pregnant. Then a route of other testing usually takes place in order for the fertility clinic to rule out factors that may be causing infertility. Once those steps are completed, the insurance company then will provide coverage for the fertility treatment as it is now deemed medically necessary because nothing else has worked for the couple.

HETERONORMATIVE PROCESS

This process to receive coverage becomes an issue for lesbian and queer couples because it puts them in the same category as a heterosexual couple struggling with infertility. These women in same-sex couples may be perfectly fertile but turn to fertility treatments because they lack a partner that produces sperm, yet they still have to go through the process that was built on heterosexual norms.

Top Providers

Of the insurance providers that offer fertility coverage, some of the most notable are United Healthcare, Cigna, Blue Cross Blue Shield, and Aetna (Sherrell).

These companies range in popularity and rank based on the best option for a range of coverage on a budget, multiple rounds of treatment, or for additional resources.

While these all score highly for their vast coverage of fertility treatments, they have some downsides that can include lack of consistent coverage across all 50 states, unavailable in some counties, are more expensive than competitors, and some lack the option of individual health plans (Sherrell).



**BlueCross[®]
BlueShield[®]**



Cigna[®]



**United
Healthcare**

The Problem

FROM A BRAND'S PERSPECTIVE

Many lesbian and queer employees aren't receiving fertility coverage because their employer's insurance policy does not include it. This is a whole demographic of people with unmet needs due to the lack of benefits the company they work for provides.

While fertility treatment is not always a necessity for heterosexual employees, it will stay in demand for those lesbian and queer employees trying to conceive. Not striving for fertility coverage in a brand's benefits package sets its LGBTQ+ employees apart from the rest, and ultimately imparts a large financial burden.

Brands need to be thinking more holistically when choosing insurance packages and know what will help cover everyone to the best of their ability.

Brands have purchasing power over insurance companies.



When shopping for health insurance, it's important to be thinking holistically at which plans will help cover all employees (and not just most). Asking employees what coverage they would value the most, and doing research on companies and plans is invaluable.

Why it Matters to Brands

WHAT DO BRANDS GET FROM OFFERING BETTER EMPLOYEE BENEFITS?

BOOSTS
MORALE &
PRODUCTIVITY



EMPLOYEE
ATTRACTION &
RETENTION



STRONG BRAND
IDENTITY &
VALUES

Boosts Morale & Productivity

While it can be tempting to choose a basic plan at a lower price, it does not always produce the best outcome for a company in the long run. A plan with more perks will have a higher premium, but it results in healthier employees and better productivity (McCormick). According to a survey by Glassdoor, the most important benefit employees care about is health insurance (Chamberlain & Tian), so offering a good health insurance plan will boost employee satisfaction.



Employee Attraction & Retention

Offering good insurance amongst other benefits is also important if brands want strong employee retention as well as attract new ones. A 2108 survey conducted by The Harris Poll for the American Institute of CPAs revealed that of 2,026 U.S. respondents, 80% stated that they would choose a job with strong benefits rather than an identical job with a salary of 30% more but with no benefits (AICPA). Offering a competitive benefits package allows businesses to attract the best talent as well as keep the interest of their current employees (Festa).



Brand Identity & Values

A company's benefits package says a lot about its values and how it treats employees. A brand mission and value statement is one thing, but the inner workings of the brand and where it puts its money in order to care for its employees ultimately helps to keep it true to its word. Equity and inclusion should always be part of the conversation, and that does not stop at employee benefits.

Who is Getting it Right?

What does a brand with great
employee benefits look like?

Starbucks

AND ITS INCLUSIVE
EMPLOYEE BENEFITS



01

RANKED 100

The Starbucks Corporation has a current score of 100 on the Human Rights Campaign Corporate Equality Index (HRC). Included in its high ranking are its inclusive health benefits for LGBTQ+ employees.

02

GOOD HISTORY

As early as 1988, the company has offered health benefits for full and part-time employees including same-sex couples. Since then, it has continued to offer extensive benefits including coverage of transgender reassignment surgeries within its insurance plan.

03

SETTING THE BAR

The company's fertility coverage is yet another bonus that has been the determining factor for some individuals to take on a part-time position as a barista in order to be able to start their own families (Pregnantish).

eBay

AND ITS INCLUSIVE
EMPLOYEE BENEFITS



01

TOP INDUSTRY

The tech industry offers some of the best fertility coverage for women and same-sex couples today (Clark)

02

RANKED 100

eBay has a current score of 100 on the Human Rights Campaign Corporate Equality Index (HRC). Included in its high ranking are its inclusive health benefits for LGBTQ+ employees.

03

UNLIMITED COVERAGE

eBay offers unlimited IVF coverage and its insurance does not require preauthorization. Preauthorization is a step that can be a significant barrier for same-sex couples as they can't prove infertility as simply as heterosexual couples.

Chevron

AND ITS INCLUSIVE
EMPLOYEE BENEFITS



01

RANKED 100

For the past 15 consecutive years, Chevron has ranked 100 on the Corporate Equality Index.

02

GOOD HISTORY

The company has a strong history of positive diversity and inclusion and has won much recognition in its many efforts to provide for all of its employees.

03

SETTING THE BAR

While Chevron is known for practices that are harmful to the earth, it manages to lead in diversity and inclusion. Other companies should see that even a brand with a record like Chevron is providing inclusive benefits, and be urged to do better.

The fertility journey for lesbian and queer couples wishing to conceive is challenging, and heteronormative medical practices and excess expenses create a big financial burden. In cases where fertility treatments are covered by insurance, it usually requires extensive testing and prior incurred costs.

This process is different for lesbian and queer couples, and lacking fertility insurance through their employers makes it that much more difficult. Companies need to be aware of the issues their employees face so they can choose more inclusive insurance plans.

Recommendations

FOR BRANDS AND INSURANCE COMPANIES

1. Know the demographics of your company.
2. Look for gaps within your own benefits.
3. Watch how companies scoring a 100 on the Corporate Equality Index are benefiting their LGBTQ+ employees.
4. Don't be too tied to your insurance policy.
5. Listen to your employees.



Conclusion

While taking these steps to offer inclusive fertility coverage to employees is important for brands and companies, it does not mean it results in total care for all. When brands are looking to revamp their benefits, they should consider the variety of unmet needs of every employer. Listening to their employees and thinking holistically about the coverage necessary to provide the best plan options for people with different abilities, illnesses, and circumstances is important in brands' decisions when choosing insurance.

Through providing more equitable benefits, brands can see positive changes in employee morale and productivity, attract new talent while retaining old ones, and ultimately stay true to brand identity and values.

Works Cited

“Americans Favor Workplace Benefits 4 to 1 over Extra Salary: AICPA Survey”. AICPA. November 2018.

Chamberlain, A. and Tian, G. “How 50+ Benefits Correlate with Employee Satisfaction”. Glassdoor. 10 June 2016.

Chevron Corporation. (2021). Diversity and Inclusion Recognition.
<https://www.chevron.com/sustainability/social/diversity-inclusion>

“Corporate Equality Index 2021”. HumanRights Campaign.
<https://www.hrc.org/resources/corporate-equality-index>

Festa, M. “Leveraging Your Benefits Package to Win the War on Talent”. Exude. 28 July 2017.

Harris, M. “Artificial Insemination: Procedures, Costs, and Success Rates”. Parents. 23 April 2019.

Holland, S. Constructing queer mother-knowledge and negotiating medical authority in online lesbian pregnancy journals. Sociology of Health & Illness. 26 July 2018.

“I Took A Job At Starbucks To Get Fertility Benefits”. Pregnantish. Web.
<https://pregnantish.com/took-job-starbucks-get-infertility-benefits/>

Jin, H. & Dasgupta, S. “Disparities between online assisted reproduction patient education for same-sex and heterosexual couples”. Human Reproduction. Volume 31, Issue 10, October 2016, Pages 2280–2284,
<https://doi.org/10.1093/humrep/dew182>

Khurana, A. and Bleakely, A. (2015). Young adults’ sources of contraceptive information: variations based on demographic characteristics and sexual risk behaviors. Contraception. Volume 91, Issue 2, Pages 157–163

Krugel, M. (2021, April 23). Personal interview [In Person Zoom Call]

McCormick, M. “How Does an Employer Shop for Health Insurance?” Small Business.
<https://smallbusiness.chron.com/employer-shop-health-insurance-2796.html>

Ortis, C. “QUEERING FERTILITY: Experiences of Queer/Lesbian People Undergoing Fertility Treatment in a Heteronormative Society”. Master’s Theses. 142.
<https://digscholarship.unco.edu/cgi/viewcontent.cgi?article=1201&context=theses>

Sherrell, Z. “Best Fertility Insurance Companies: How to choose the right insurance for infertility coverage”. Very Well Family. 25 May 2021.

Thomas, S. et al. (2018) Barriers to conception: LGBT individuals have worse fertility health literacy than their heterosexual female peers Fertility and Sterility, Volume 109, Issue 3, e53 – e54