Knowledge of Egg Freezing & Associated Financial Barriers

Report 2018
In this project we sought to understand the concerns/needs of women relating to fertility. Fertility education should be more important to women of childbearing age. We wanted to get their thoughts and insights and knowledge relating to fertility, and specifically egg freezing. We wanted to validate that our personal experience was aligned with other women – see if they had similar thoughts and concerns relating to fertility. For us the main reason for launching emBorrow was to bring resources and support that has not been available to those considering egg freezing.

Egg freezing has become relatively new for those wishing to take a proactive approach to preserving their fertility. What we wish we knew sooner is that there are tests that can assist with determining your “fertility age.” The next hurdle was then learning more about the egg freezing the process what all that it entails. Once there is a general understanding of the egg freezing process, cost is the main concern for most women. emBorrow was launched to help those considering cryopreservation to navigate through all of these uncertainties and concerns. We not only strive to provide financial assistance to those needing or considering fertility treatment, but also to provide education and support throughout your fertility journey.

To guide us in emBorrow’s journey, we’ve combined what we found out from this survey with what Kate has learned talking about her egg freezing experience on various panels, cost and the amount of time the egg freezing process takes.
It is well established that the age at which women seek to have children is an important factor affecting the ability of achieving a healthy pregnancy. For a variety of reasons many women are seeking this stage in their lives at a later time. An unintended consequence of this change in society is that fertility challenges could become a greater concern. Currently, several million people in the U.S. experience infertility. If those people happen to seek a pregnancy, they will be in need of some type of assisted fertility treatment.

One topic that we are very much interested in is advances in fertility research. Investment in medical research is important so that more clinical situations can be treated and chances of achieving a healthy pregnancy are improved. Regretfully for some, they will find out that they waited too long or they are diagnosed with a fertility related medical challenge that has gone untreated for some time. Presently there is much more information shared in the media relating to fertility versus a few years ago, but the general public is still facing misconceptions and fables regarding fertility challenges and treatments available. Infertility for those seeking to have children is one of the most stressful challenges those individuals face. We believe there is a need for a stronger focus on those individuals dealing with infertility and this report shows that much more education has to be provided to improve fertility knowledge and foster a more proactive approach to seeking diagnosis and treatments.

We run this project in conjunction with Qualtrics® – [https://www.qualtrics.com/](https://www.qualtrics.com/) The survey results came from the insights of 335 U.S. women, covering ages 20 – 40 years old. Similarly, we looked into women from city, suburbs and rural areas. Additionally, the women participating in this research represented all income levels, relationship status and ethnicities to get a clearer picture on the fertility needs in the United States.
Survey included women of various marital status to evaluate the impact marital status has, if any, on fertile needs.
Knowledge about egg freezing is low in the general population.

Question. How would you rate your knowledge about egg freezing?

- Only 6% considered themselves very knowledgeable about egg freezing.

- 63% didn’t consider themselves knowledgeable.

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<tr>
<td>1</td>
<td>Very Knowledgeable</td>
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<tr>
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What reasons would make you consider freezing your eggs?

- I fear my biological clock: 140
- I am still waiting for the right partner: 80
- I want to focus on my career first: 100
- I do not want to freeze my eggs: 80
- Others: 0

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Egg freezing is not covered by a large majority of U.S. Health Plans

Question. Depending on your occupation, does your employer (or your College or individual health plan) offer coverage for egg freezing?

- Fewer than 5% of women confirmed that their health plans cover egg freezing.
- A further 56% of women had checked and knew that their health plans do not cover egg freezing.
- 40% of women are unsure if their health plan covers egg freezing.
- Results show that a large percentage of women do not have egg freezing covered by their health plans.

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Financing is a major roadblock for embryos cryopreservation.

Question. Please rank in order of importance your potential concerns about egg freezing (1 being of highest importance and 5 least).

- Financing the egg freezing process is the top concern for 63% women surveyed.
- This is the first barrier that stops women from adopting cryopreservation.
Only 13% of women surveyed felt that they can cover any out of pocket costs themselves.

87% are either unsure or open to exploring financial lenders in the market to cover their financing of the egg freezing process.

Question: If you're interested in egg freezing, would you be looking to understand more about financing options available in the market or would you be able to cover any out-of-pocket cost yourself? For this question, assume that each round of egg freezing costs about $14,000.

- 13% are confident they can cover any additional costs.
- 87% are unsure or open to exploring financial options available in the market.

Women are interested in exploring financing options to cover their fertility needs.
Women strongly believe that more education is needed.

Question. Do you think women and men need to be better informed about age related infertility?

- 73% women believe that men and women should be better informed about age related fertility.
- The data confirm that providing education can be an important element of emBorrow’s value proposition.
An important segment of women prioritize a health plan that covers fertility needs over other employee benefits.

Question. Please rank in order of importance having fertility procedures covered by your employer versus other employment benefits & compensation (1 being of highest importance and 5 least).

Please assume that every benefit below will be at least in average so you should rank them taking into account that the higher the rank, the more probable your hypothetical employer will pay you more than the average.

- Base salary above average
- Annual bonus above average
- Health plan that covers parenthood needs
- 401K matching contribution above average

About 30% of women surveyed find that health plans covering fertility needs are most important when it comes to weighing it against other employment benefits such as annual salary or bonus.