

# State Infertility Insurance Mandates and Women's Educational Choices

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## Abstract

- Approximately 1 in 8 couples have trouble getting pregnant or sustaining pregnancy in the United States.
- There are huge costs associated with infertility treatment since medical assistance for infertility is generally not covered by health insurance plans unless required by a state mandate.
- To date, 19 states have enacted some form of the infertility insurance mandate to address a perceived need for coverage.
- I investigate the impact of state infertility insurance mandates on educational choices of women.
- Results show that state infertility insurance mandates increase the probability of investing in advanced education when females are more confident in their ability to delay fertility.

## Background

- According to the Centers for Disease Control and Prevention (CDC), about 12% of women aged 15 to 44 years in the United States have impaired fecundity.
- To date, 19 states have enacted some form of the infertility insurance mandate, and 14 of those laws include in-vitro fertilization (IVF) coverage.

State	Year Enacted	"Cover" or "Offer"	IVF coverage?
Arkansas	1987	Cover	Yes
California	1989	Offer	No
Colorado	2020	Cover	Yes
Connecticut	1989, 2005	Offer, Cover	Yes, Yes
Delaware	2018	Cover	Yes
Hawaii	1987	Cover	Yes
Illinois	1991	Cover	Yes
Louisiana	2001	Cover	No
Maryland	1985	Cover	Yes
Massachusetts	1987	Cover	Yes
Montana	1987	Cover	No
New Hampshire	2020	Cover	Yes
New Jersey	2001	Cover	Yes
New York	1990	Cover	No
Ohio	1991	Cover	Yes
Rhode Island	1989	Cover	Yes
Texas	1987	Offer	Yes
Utah	2018	3-year pilot program (unique)	Yes
West Virginia	1977	Cover	No

Source: Resolve (2020), National Conference of State Legislatures (2020)

Figure 1: State mandated infertility insurance

## Research question

- How do infertility insurance mandates affect women's choices to pursue advanced education (beyond the bachelor's degree level)?

## Data

- **Data:** Census Bureau's March CPS (1980-2013)
- **Sample:** women with at least a bachelor's degree

## Methodology

**Methodology:** Triple-difference (DDD)

- **Diff1:** across states (states that passed a mandate vs states that did not pass a mandate)
- **Diff2:** across calendar years (pre vs post)
- **Diff3:** across birth cohorts (cohort who are younger than 35 vs cohort who are older than 35 at the time of a mandate)
- Similar to the notation used by Kroeger and La Mattina (2017), I estimate the following regression:

$$y_{i s k t} = \alpha + \beta_1 \text{EverMandate}_s \times \text{PostMandate}_{st} \times \text{35orYoungerMandate}_{sk} + \beta_2 \text{EverMandate}_s \times \text{PostMandate}_{st} + \beta_3 \text{EverMandate}_s \times \gamma_k + \beta_4 X_{i s k t} + \sum_k \mu_k \times t + \sum_s \delta_s \times t + \delta_s + \gamma_k + \tau_t + \epsilon_{i s k t}(1)$$

- $Y_{i s k t}$  is a dummy indicating whether a woman  $i$  in state  $s$  from birth cohort  $k$  has completed an advanced degree in calendar year  $t$ .
- $\text{PostMandate}_{st}$  equals 1 if the survey year is at least 2 years after the mandate year in a mandate state and equals 0 for all years for all control states.
- $\beta_1$  measures the DDD effect of the mandates on women's choices to pursue advanced degree for women 35 or younger at the time of the mandate.

## Robustness checks

- Change the age cutoff
- Explore the impacts on men
- Limit to women who are private insurance holders since the infertility treatment mandates target only private insurance plans

## Results

Table 1: Effects of mandates on women with at least a bachelor's degree

Dependent variable	Advanced Degree
DDD	0.0127** (0.0047)
Survey year FE	Yes
State FE	Yes
Cohort FE	Yes
(EverMandate) * (PostMandate)	Yes
Cohort FE * (EverMandate)	Yes
State specific time trends	Yes
Cohort specific time trends	Yes
R-squared	0.044
Obs	450,235
Mean of dependent variable	0.229

Standard errors in parentheses. Robust standard errors are clustered at the state level.

\*  $p < .10$ , \*\*  $p < .05$ , \*\*\*  $p < .01$

## Conclusions

- Infertility insurance mandates make women more likely to pursue advanced education.
- A larger effect is found among white women.

## Moving forward

- Do infertility insurance mandates affect women's timing of pursuing advanced education?

## References

- Kroeger, S., & La Mattina, G. (2017). Assisted reproductive technology and women's choice to pursue professional careers. *Journal of Population Economics*, 30(3), 723-769.

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