



Legislation Text

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Res. No. 1136

Resolution calling on the New York State legislature to pass, and the Governor to sign, legislation creating a refundable tax credit for in vitro fertilization and other fertility treatment related medical expenses.

By Council Members Morano, Carr, Ariola, Menin, Hudson, Farías, Brooks-Powers, Restler and Ossé

Whereas, Infertility affects millions of people at some point in their life; and

Whereas, Fertility treatments, such as in vitro fertilization (IVF), allow those who experience infertility a potential path to expanding their families; and

Whereas, According the Center for Disease Control and Prevention, in New York State 4.6% of babies were born using assisted reproductive technologies in 2022; and

Whereas, However, the pursuit of parenthood through fertility treatments presents significant financial challenges for many New York City residents; and

Whereas, The U.S. Department of Health and Human Services estimates the cost for a single cycle of IVF to range from \$15,000 to \$20,000, and can exceed \$30,000 if a donor egg is involved; and

Whereas, Many patients require multiple cycles to achieve a successful pregnancy with most people requiring two to three cycles and others requiring as many as six cycles of IVF; and

Whereas, Additionally, the base price often excludes significant expenses for required medications, which can run thousands of dollars, as well as costs for services like preimplantation genetic testing and frozen embryo transfers; and

Whereas, These financial barriers force prospective parents to navigate complex insurance policies, seek

out financing options, and explore grants; and

Whereas, IVF and other fertility treatments are also used by LGBTQ+ families and single individuals seeking to build families, who likewise face significant financial barriers to accessing care; and

Whereas, While New York State has a mandate that requires large group insurance plans (covering 100 or more employees) to provide coverage for fertility treatments, including up to three IVF cycles, the law does not require small-group plans, individual insurance plans, or anyone who receives their health insurance in New York from the Exchange to cover IVF; and

Whereas, Coverage can therefore vary greatly depending on the size of the employer and the health plan they offer; and

Whereas, Even if a health plan falls within the state mandate, there are numerous exclusions and limits including age restrictions, medication exclusions, high deductibles and co-pays, lifetime caps, and pre-existing conditions restrictions; and

Whereas, According to the Wall Street Journal, in order to fund fertility treatments, people in New York City are taking on second jobs, going into medical debt, or abandoning treatments altogether; now, therefore, be it

Resolved, That the Council of the City of New York calls on the New York State legislature to pass, and the Governor to sign, legislation creating a refundable tax credit for in vitro fertilization and other fertility treatment related medical expenses.

KS
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