

I'm a 26yr old Female experiencing something I never imagined id have to deal with. After our wedding we tried for over 18 months to conceive naturally. With no success we saw our local DR who referred us on to a Queensland Fertility Clinic to investigate.

After tests on my partner and myself it was discovered my egg reserve was not at a level for my age but that of a 48yr old an AMH level of 3. My hormone results also indicated I was rapidly heading towards early menopause and my egg reserve would also decline with this onset in a few years. We were advised IVF was our only option to conceive.

After absorbing this shock we were shown the costs for each cycle. First cycle was listed as costing \$9000.00 and every cycle there-after costing \$8000.00. All costs needed to be paid in full before any treatment could begin. Medicare does assist by reimbursing around 80% which added up to \$4000.00 first cycle \$5000.00 each extra cycle, our Private Health also covers a bit leaving us with out of pocket costs of \$3500.00 and \$2500.00

(The difference in price is due to the Medicare safety net of \$1000.00 being reached)

We decided to approach our bank for a loan only to be told "we don't meet lending criteria and have lack of security for the loan". We didn't have any property to loan against and with my car only being 80% paid out we got knocked back at every bank, credit union I approached, even when I showed them what Medicare reimbursed along with my Private Health cover I was told that they are unable to put that information in the application and couldn't help, I tried 2 banks and 2 credit unions and all gave the same response.

Due to us unable to come up with the Treatment Costs we had to cancel our planned cycle due to begin in August and I'm at a loss as to why no one will help us.

Since then I've contacted my Local, State and National Government Departments and have asked if any Grants or Loan Schemes were in place to assist Fertility Patients and besides the Medicare rebate (*Which is reimbursed after costs are paid upfront*) there isn't anything to help people unable to get costs upfront and this surprised me. With Fertility Issues effecting 1 in 6. I feel let down by our Government in lack of support for these upfront fees.

I have met up with other patients in my local support group and trawled numerous online blogs and the number one issue all speak of is the upfront fees and the stress this brings with it even when working multiple jobs, properties they can borrow against and people in the mining industry earning good pays they all feel the financial pressure.

I have seen many publications stating stress is the number one cause of failures in Fertility Treatments.

It's time to change this trend and I'm hoping getting my story out into the community will educate those unaware of who this affects and to raise awareness on Fertility Issues.

I have experienced firsthand being isolated and judged due to lack of knowledge on what Infertility is about.

Other I've met have also experienced this from others, even family members as they don't know how to react so they distance themselves and don't know correct information on what a sufferer is going through. This leaves us feeling isolated and unsure if we can rely on these people for support.

I want everyone's Family, Friends, Work Mates and any Parent who knows the joy a child brings to your life to help us be heard, understood and help us put it to our Government to make some positive changes to Policies and Guidelines regarding Fertility Treatment Costs and a step closer to making this recognised as a Health Issue not a selective decision.

Some suggestions I've come across so far include:

- Applying Medicare rebate upfront as Bulk Billing to reduce upfront out of pocket costs so treatments are affordable and in reach of all who need treatment
- Creating a payment scheme similar to the HECS set up
- Grants for extreme infertility results in patients who are in a recognised legal union
- Adopting UKs offer for couples under 36 with no children between them and in a recognised legal union to have the first treatment free
- Raising community awareness and education through media outlets on the issue

I've since started a Petition in my state of QLD and I'm hoping someone in Parliament will see that things can be better for us and will help make Positive change for us all.

Staying Strong Catherine