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## Coverage of Infertility Treatment and Fertility Outcomes: Do Women Catch Up?

by Matilde P. Machado, Anna Sanz-de-Galdeano  
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### Abstract:

The ageing of first-time mothers and the changes in women's labor market conditions have been accompanied by the introduction and subsequent increase in the use of assisted reproductive therapies (ART) that help extend women's reproductive lives. Considering the financial cost of infertility treatments, policy interventions that increase insurance coverage may significantly affect fertility trends, and ultimately, population age structures. However, policies have ignored the overall impact of ART coverage on fertility. In this paper, long-term effects of insurance coverage for infertility on the timing of first births and on total fertility rates are examined. Variation in the enactment of infertility insurance mandates over time and across U.S. states allows the estimation of both the short-term and long-term effects. We concentrate on the effects of the more demanding mandates enacted in six states in the later 80s and 90s. Our results show that the effect of these mandates to cover infertility treatment is positive on the average age at first birth and increases over time. The long-term estimates of the increase in age of first-time mothers range from 3 to 5 months. Importantly, we also show that these mandates do not increase the total fertility rates of women by the end of their reproductive lives.

**Text:** See [Discussion Paper No. 5783](#)



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