



June 11, 2024

Re: The Case for Support of Fertility and Family-building care in the Northwest Territories

### **Fertility Issues in the Northwest Territories & Canada**

Fertility Matters Canada (FMC) appreciates the opportunity to emphasize the crucial need for funding of fertility treatments and reproductive assistance for residents of the Northwest Territories (NWT). Infertility affects a significant portion of the population, with 1 in 6 Canadians facing challenges in conceiving. By taking action on this front, we can provide much-needed support to those seeking to have children and ensure equitable access to vital fertility care. The Government of the Northwest Territories (GNWT) currently does not provide any funding or support for fertility and family-building treatments. This lack of assistance poses emotional, financial, and social challenges for individuals and couples struggling with infertility in the territory.

The need for fertility care in NWT and Canada becomes evident when considering:

- Canada's fertility rate has undergone a decline of 15% since 2010, signifying a pressing need to address the challenges faced by individuals and couples trying to conceive.
- One in six Canadians experience fertility struggles at some point in their life, underscoring the prevalence and significance of [this issue](#).<sup>1</sup>
- The cost of fertility care is a substantial financial burden, ranging from approximately \$10,000 to \$20,000 per cycle of in vitro fertilization (IVF). Successful fertility care often necessitates multiple cycles to achieve the desired outcome.
- All residents of NWT must travel more than 50km and out of territory to seek care from a fertility specialist.
- Beyond the medical perspective of infertility, members of the 2SLGBTQIA+ community and single individuals also seek access to fertility care to fulfill their dreams of having children, further highlighting the diverse range of people affected.

By investing in these essential services, the government can profoundly impact the lives of countless individuals and couples. Accessible and comprehensive fertility care is not just essential for having children; it also plays a crucial role in promoting and safeguarding overall health and economic health.

### **Identifying the scope of the need**

In Canada, one in six adults experience infertility. Additionally, many members of the 2SLGBTQIA+ community and single individuals require access to fertility care to start their family. Yet, in Canada's provinces and territories, we do not have equality of access to treatment. The cost for treatment is

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<sup>1</sup> <https://www.who.int/news/item/04-04-2023-1-in-6-people-globally-affected-by-infertility>

approximately \$10,000 to \$20,000 per cycle. As [recently reported](#),<sup>2</sup> seven of Canada's provinces provide various unequal forms of financial help for people needing treatment for infertility:

- **Ontario** funds one IVF cycle for women up to age 42. There is no limit on age or the number of treatment cycles for intrauterine insemination (IUI). The province does not cover medications, which it says are about \$5,000 per IVF cycle.
- **Quebec** funds one IVF cycle for women up to age 41. It also pays for medications as well as freezing and storage of extra embryos for a year. This improved access to treatment options has resulted in a five-fold increase in the number of IVF cycles performed in the province from 2009 to 2013.
- **Manitoba** offers a tax credit equal to 40 per cent of the cost of fertility care. Up to \$20,000 annually in eligible costs can be claimed, for a maximum annual tax credit of \$8,000. There is no limit on the number of treatments.
- **Nova Scotia** provides the same tax credit as Manitoba and recently extended that benefit for surrogacy expenses.
- **Prince Edward Island** reimburses between \$5,000 and \$10,000 annually for IVF and/or IUI, including medication, based on family income. Treatment is not available in the province so people can submit a claim after having it elsewhere in Canada. Funding is available up to three times.
- **Newfoundland and Labrador** provides some treatment in the province, but the IVF Subsidy Program offers \$5,000 per cycle to people who must travel elsewhere in the country for IVF. They can then submit a claim for reimbursement.
- **New Brunswick** covers up to 50 per cent of costs for IVF or IUI procedures as well as medication, up to a maximum of \$5,000 as part of a one-time grant.
- **British Columbia** has announced a funded IVF program that is anticipated to be launched in April 2025.
- **Alberta, Saskatchewan, and the three territories** –do not cover any of the cost of procedures like IVF or IUI.

### **Why is access to fertility and family-building care important for Northwest Territorians?**

Every person living in the Northwest Territories deserves access to fertility treatments and support in building a family, regardless of their financial situation.

- The average cost for one round of In Vitro Fertilization (IVF) in Canada is \$20,000; many patients require 2-3 rounds of IVF to be successful.
- There are no IVF centres in NWT, therefore, residents who need to access care, must travel to jurisdictions to seek this medical treatment, adding a significant cost for travel, lodging, and time away from work.

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<sup>2</sup> [https://www.thestar.com/life/health-wellness/what-fertility-treatment-coverage-is-offered-by-canada-s-provinces-and-territories/article\\_c5a723ca-1396-5495-96be-a57d17f4a947.html](https://www.thestar.com/life/health-wellness/what-fertility-treatment-coverage-is-offered-by-canada-s-provinces-and-territories/article_c5a723ca-1396-5495-96be-a57d17f4a947.html)

- Most employers do not include fertility and family-building in their employee health benefits.
- 1 in 6 people in the Northwest Territories struggle with infertility.
- Additionally, many single parents by choice, 2SLGBTQIA+ community members, and those requiring fertility preservation for medical reasons need to access this care.
- Infertility affects men and women almost equally. It is attributed to: 30% male factor, 40% female factor, 30% unexplained infertility or a mix of factors from the man and woman.

### **Benefits of supporting fertility care for residents of the Northwest Territories**

**Health:** [Recent data](#)<sup>3</sup> shows the profound negative impact that an infertility diagnosis can have on an individual's well-being, including anxiety, depression, productivity at work and activities of daily living, as well as interpersonal and intimate relationships. According to research, the psychological symptoms associated with infertility are similar to those associated with other serious medical conditions, such as cancer. When you become aware of the complex sequelae of negative effects associated with fertility issues, the more it becomes clear that fertility treatment is a necessity, rather than a luxury in Canada in 2023.

**Economy:** With a [record low birth rate](#)<sup>4</sup> of 1.33 births per female in Canada and 1.49 births per female in NWT, below the population replacement threshold of 2.1 births per female, the provinces and territories are facing a demographic problem for maintaining its economy and social programs in generations to come. By early 2030, Canada is on track to join Japan and Germany as a “super-aged” country, where about one in five people are over age 65. And, in 25 years, as much as 2.5 million Canadians will be over 85, more than double the statistics in 2021. While increasing support for fertility care will not solve this problem on its own, it will decrease Canada's reliance on other means to meet the demands of Canadian industry.

**Accessibility:** When fertility care is only affordable for some people, it creates an unfair situation where access to that care depends on income. This makes our communities less inclusive and diverse, and it also means that we miss out on the potential contributions of each child that could have been born if fertility care were more accessible. In fact, even with the relatively better coverage available in Ontario, the majority (80%) of Ontarians required services that were not covered (e.g. sperm wash, donor eggs or sperm, mandatory blood tests, etc.). Over a third (34%) spent more than \$30,000 out of pocket. For many (38%), these costs forced patients to delay treatment, and almost a third (31%) required a loan to cover the costs.

### **Conclusion:**

Investing in fertility treatments is not only a matter of reproductive health but also a strategic approach to addressing population decline and promoting socio-economic development in the Northwest Territories. We urge the Government of the Northwest Territories to prioritize this issue and take proactive steps to support individuals and families struggling with infertility.

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<sup>3</sup> <https://www.nature.com/articles/s41598-023-37380-x>

<sup>4</sup> <https://www150.statcan.gc.ca/n1/pub/91f0015m/91f0015m2024001-eng.htm>



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## **About Fertility Matters Canada**

Fertility Matters Canada (FMC) is the leading national patient-focused organization providing free support, public education, and advocacy for equitable access to fertility care in Canada. FMC is here to meet needs that may go unaddressed through medical treatment, to inform those who may not be aware of the treatment options available, and to raise public awareness of fertility and the difficulty for some to access treatment.