

Diversifying

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The Real Cost of Baby-Making



Speakers

Jaimie Kelton, E Bradshaw, Delyanne Barros, Haley Thomas, Dr. Mark Leondires, Brittany

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Jaimie Kelton

And instead of taking us to the room for the retrieval, they took us to an office and handed us a bill that we had no idea we were going to have to pay. And there was like a \$18,000 bill staring back at us, and they were like, whoa, whoa, whoa, whoa, whoa, whoa, whoa, whoa, wait.

00:00:19

E Bradshaw

At one point, right before we had our last insemination, my ex was like, you know, we could have a fabulous life based on the money we've spent with this. And I guess there's a part of you that has to say, okay, the cost is going to be great, I'll work hard. This means I retired ten years later or whatever. But money can be made. That heart, that connection with that baby. Priceless.

00:00:45

Delyanne Barros

That was Jaimie Kelton and E Bradshaw. They're co-host of the podcast If These Ovaries Could Talk, they're describing what it costs them to start families. They're both in queer relationships. So in order to make babies, they needed a little help from science and medicine. For those of you who follow me on social media, you already know I personally don't want kids. No shade to anyone who does. I just grew up as the oldest of three and I got my fill of babysitting and changing diapers. Not to mention that I want to reach my goals of retiring myself and my mom early. Without stretching myself too thin. But I have a lot of respect for parents and all they have to go through to have kids. Baby making is expensive no matter what. But for people experiencing infertility, LGBTQ plus couples and singles in particular, the cost can be super steep. The only way these folks can have biological children is through assisted reproductive technology, things like artificial insemination and surrogacy. And those procedures require a hefty investment, like anywhere from \$15,000 to well over a hundred grand. And that's not even including all the other medical costs associated with having kids. So on today's show, we're getting all up in the business of baby making what's involved, why it cost so much, and how to pay for it all. I'm Delyanne Barros. This is Diversifying. For the first part of this episode, I'm passing the baton to my senior producer, Haley Thomas. She and her wife are currently trying to get pregnant, and she had a lot of questions for Jaimie and E about their experiences and how they were personally able to make it work financially.

00:02:51

Haley Thomas

Thank you both for joining us. The podcast you guys do has shaped how my wife and I are hoping to build our families. It's informed us. It's made us think differently about being parents. So thank you for coming on the show and thank you for being here.

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Jaimie Kelton

Oh, thank you.

00:03:06

E Bradshaw

Thank you for having us.

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Haley Thomas

You know, I'm familiar with the show, but for those of you who aren't, what is your show really about?

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Jaimie Kelton

The mission of the show is to uplift and highlight LGBTQ families, to represent them to the world, to show them everything that goes into making our families because there are no accidents when it comes to making a family when you're an LGBTQI A. A lot of thought, a lot of what's my favorite word to use.

00:03:36

E Bradshaw

Intentional.

00:03:37

Jaimie Kelton

A lot of intention goes into making our families.

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Haley Thomas

I love that I came to your show because my wife and I are trying to make a family and I was pretty shocked when we started the process. Just kind of googling how do two women make a family. There weren't a lot of resources. I was really scouring the Internet and I asked a couple of friends in the community and said, Where did you go to find out information? And the only thing people sent me to was your podcast, which is pretty cool. Both of you have journeys of making families, you have families, you have kids. And I would love to hear from both of you a little bit about your kids and what that journey was like.

00:04:15

E Bradshaw

I guess I'll go since I have the oldest kid, he's 11, but actually he's 72 because there's a lot of old man qualities. He's amazing. I would do it all over again, but it was costly. We did IUI, which is intrauterine insemination.

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Haley Thomas

Or the turkey baster method, is what some people call it?

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E Bradshaw

So we started with the turkey baster method. I'm divorced, so my ex-wife or my wife at the time was like, Let's do IUI. And the medication totally bumps it up. But we were like, We're healthy, everything's working, we don't need medication. So, you know, about \$20,000 later, we're like, maybe we should try this medication stuff because it was not working out. So my ex did the medication and the medication worked for her and she got pregnant with our son.

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Jaimie Kelton

And what you did E that not everybody does is both of you try it at the same time.

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Haley Thomas

Which seems really crazy to me.

00:05:17

E Bradshaw

It is crazy. But we didn't know anything. There was no if these ovaries could talk. We didn't have a book. We just there was no information. We really were doing it on the fly, you know what I mean? No one told us, oh, you shouldn't do month after month. So she would get inseminated in January? I would get a seven in February if our test was negative, and we did this back and forth for like four months and then we took a break because it was emotionally exhausting. I think the hardest part, the lack of resources for our queer black lesbian family, we just didn't know what we were doing. And even now I'm watching where they're more and more black queer couples having babies. But I hope that this information can reach that demographic and we can be of some support because there was nothing out there. And even now it's very white focused.

00:06:16

Haley Thomas

Yeah no definitely.

00:06:16

Jaimie Kelton

So that's and that's why representation matters on all fronts.

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Haley Thomas

It's so needed. It's so, so needed.

00:06:26

Jaimie Kelton

So I have two children. They are eight and four. My wife gave birth to our daughter, the older one, and I gave birth to our son. And the thought was always, I would be the one to carry. I was younger and I always wanted to carry and she really didn't care one way or the other. But after we got married, all of a sudden she decided, You know what I think I want to carry? Which bumped up our timeline. We weren't going to try right away, but she was older. That meant we needed to start right away. And that also meant that we weren't just going to have one child because I still want to carry. So I made her swear. I almost made her sign a contract that no matter what happens, I wanted that biological connection. So we went to the same fertility doctor that our friend had gone to, and we did the exact same route. We bought anonymous sperm at a sperm bank, which cost pretty penny. I think at that time it was 800 bucks a vial.

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Haley Thomas

It's more now.

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Jaimie Kelton

It's more now. Exactly. It's inflation. I mean, jeez, even sperm is going up.

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Haley Thomas

Yeah, but we just bought some 1500.

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Jaimie Kelton

Oh, my gosh.

00:07:30

E Bradshaw

Lord Jesus.

00:07:30

Haley Thomas

A vial. And I was like, Oh, maybe a vial will get us multiple goes. No, no. It just gives you one shot.

00:07:37

Jaimie Kelton

One shot.

00:07:38

E Bradshaw

One CC.

00:07:39

Jaimie Kelton

Yeah, we did. Our eyes didn't work at first. Took a while. The doctor said, You know what hasn't been working, let's switch tactics, let's switch to IVF mid-cycle. We were like, Oh, okay. And our insurance had covered IUI up to this point. We switched and then we go in there for the IVF retrieval, like, I don't know, like a week later or whatever it was. And instead of taking us to the room for the retrieval, they took us to an office and handed us a bill that we had no idea we were going to have to pay. And there was like \$18,000 bills staring back at us and we were like, woah, woah, woah, woah, woah, woah, woah, woah, woah, woah.

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Haley Thomas

18,000. For one.

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Jaimie Kelton

This was for one IVF. And it's also an estimated cost because they don't know how many transfers they're going to get. Like I think the range was between 12000 to 25000 and we were like, Look there, we have to do it. So we put it on the credit card. We went to Ann's pension and asked if we could take a loan out against her pension. She's a teacher, we're in a lucky position and they let us do that. So we took a 20 to \$25000 loan out against the pension to pay for that baby. Baby happened. It was great and it was my time. I went through two and a half to three years of infertility, unexplained infertility. I did over 20 IUIs, three IVF cycles, all of which we paid for. We got another loan out against Ann's pension, so that's another 20 to \$25000 loan, which we're still paying. We were still paying off the first one. And finally, after I wised up and took some matters into my own hands and switched doctors and started acupuncture and start taking all these herbal things, I finally got pregnant with a very lightly medicated IUI with the new doctor on the second try, and that's my story. So I am a non-bio and a bio mom and I gave birth to one and my wife gave birth to the other and I wouldn't change a thing.

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Haley Thomas

I want to hear from both of you. On if you estimated a cost before. So my wife and I decided to sit down. We want to make a family and say, like, okay, like how much do we think this might cost us? Like, let's think about insurance, let's think about our savings. I think we estimated on the very low end of like 10 to \$12,000, which now since I know, I know now seems naive and silly because we've definitely already spent that and we have not even done one insemination yet, which is just wild to me. So I wanted to ask, did either one of you sit down with your partners and say, how much do we need for this? How much will this maybe cost us? Was that ever in your conversation?

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E Bradshaw

We'd never thought about the cost. We had our eye on, baby. We knew that the insurance covered a lot. We knew that we had some savings, we had some credit. You know, we were going to do whatever we had to. But we now this you're talking about. That's really good idea.

00:10:35

Jaimie Kelton

It's a great idea. We didn't either. My wife had great insurance and we knew that we I think she had called them and asked, you know, what are the fertility benefits? And IUI was covered. IVF is just not covered at all. And so we just assumed, obviously, we're going to get pregnant quick. It's going to be fine. We have enough money to pay for some sperm. It's only going to cost us a couple of vials. You know, we just we had no idea.

00:11:00

Haley Thomas

Yeah. I wanted to kind of do a break down for our listeners of like kind of what we do have to pay for that they might not be aware of. So I'll just start kind of at the beginning of the process and I want to hear what you both can add on. So the first expense for us was like going to the fertility clinic to do the initial blood work. So there's those kind of things, right? The blood work, the initial consult, and then like the testing they're testing my. A wife now to make sure all of her parts are working so. And if one of those parts isn't working, then you have to have a procedure to make that work. We just purchased six grand worth of sperm, which I think will probably not be the final amount of sperm we have to purchase to get both of us pregnant if we can. What else?

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Jaimie Kelton

Storing sperm, which E still storing sperm. There's also getting the sperm. Gosh, there's so much sperm. There's getting the sperm from the sperm bank to the place that it's going to be held, whether it's at the fertility clinic. And then the fertility clinic has storage fees for you as well. Yeah. Do you keep some of it at the sperm bank or do you have it all shipped to the fertility clinic and paid those fees? Or do you ship it entirely to a different place and then ship one vial at a time to your fertility center? But that's all costs.

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Haley Thomas

Yeah.

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Jaimie Kelton

And not to mention also just to add one more thing, that insurance is inherently biased against LGBTQ folks, because just the fact that in many of the policies out there, it is written that in order to get fertility benefits, you have to prove that you have been trying to get pregnant for a certain amount of time. That is inherently biased against us.

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Haley Thomas

We can't try.

00:12:45

Jaimie Kelton

We can't try. And how does a straight couple anyway even prove that they've been trying? Do they literally. What do they take? How do you prove that?

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Haley Thomas

Not only is it more expensive and there aren't a lot of resources, but there are hoops we have to jump through that heterosexual couples just don't. My wife, Lauren and I, in the planning phase of this process, which we clearly didn't do very thoroughly, we did meet with a lawyer. That was something we wanted to do. And there's a woman in the D.C. area that has been doing this for a long time. We met with her and we found that we had to have a therapy session before we try, and we were both a little floored by that. Did you both have to do that? Is that something that everybody has to do?

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Jaimie Kelton

Well here in New York, I think it's clinic by clinic. The clinic makes the decision if they require a therapy session, and I might be mistaken on that, but I don't remember having to. And E, I believe you did.

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E Bradshaw

Yes. We were asked the question. Do you realize that you're having an African-American child? And my wife at the time and I just turned and looked at her and said, well, of course, what do you mean? And it was so it was a dehumanizing process, in my opinion.

00:14:01

Haley Thomas

And also cost money, like they're also making you pay for it. I'm curious, can you both give us a ballpark estimate, roundabout? You know, E you have one child, Jaimie. You have two. How much do you think it cost in total to make your families?

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E Bradshaw

I would say at least 60 to \$70000. We were in that doggone clinic, you know, three times a week for two years. That was a lot. You know.

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Jaimie Kelton

It adds up. Well, I think we're around 60, 70,000 as well. And it's all the extra added cost that you you don't even think about. And also once that once you have the baby or the babies, all of this stuff is just like a vague recollection.

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Haley Thomas

You're right, because my thought is, like, at the end of the day, we want a baby. I would probably spend 60 to 70 grand if I had to do it.

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Jaimie Kelton

Yeah. Because when you decide you want to get pregnant, when you decide you want to make a family, you'll jump through whatever hoop you need to to get that baby or babies, those babies in your arms.

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E Bradshaw

Yeah, it's a hard process. It's emotionally hard. It's financially draining, but it's worth it. Oh, my God. It's so worth it.

00:15:24

Delyanne Barros

We're going to take a short break. But when we come back, we're going to talk to a fertility doctor who's also a member of the LGBTQ plus community. And he's had a family building journey of his own. He's got the scoop on how to handle some of these costs. Spoiler alert. There are grants and loans out there to help you out. Welcome back to diversifying. Hearing Jaimie, E, and Haley talk about their experiences made me want to understand why the price tags for fertility treatments are so high, especially for LGBTQ plus folks. So I got in touch with Dr. Mark Leondires, or as his patients call him, Dr. L. He is the medical director of Illume Fertility. Dr. L and his husband have also had some personal experience here.

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Dr. Mark Leondires

My pathway to parenthood involved using the same medicines and techniques that I was using for my patients all along. So my partner and I worked with a surrogate or gestational carrier, and after a few tries we had our first child. And then about a year and a half later, we transferred another embryo into another gestational carrier and we had our second child.

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Delyanne Barros

Like Jaimie and E, going through the process of making a baby made Dr. L realize how few resources there were out there for people just like him. So he also started an educational program.

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Dr. Mark Leondires

So Gay Parents to Be is meant to be a resource for the community for how to start your family building journey if you're LGBTQ plus.

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Delyanne Barros

When I asked Dr. L for a ballpark, how much does it actually cost LGBTQ plus families to make a baby? He told me it can vary hugely from state to state, clinic to clinic and person to person. There's also a really big difference if you're a lesbian or a gay couple. So let's start there. The costs for two women or two people with uteruses.

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Dr. Mark Leondires

Just to attempt pregnancy usually run somewhere around 3 to \$5000.

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Delyanne Barros

And that's only one try, as Jaimie and E and experienced. You may have to try many times.

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Dr. Mark Leondires

Now if it takes many people three to 4 to 5 times to achieve a pregnancy. Now you can see that 3 to \$5000 adding up into, you know, 15 to \$30000 for a same sex female couple to have a child.

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Delyanne Barros

If that couple needs IVF, he says it can cost anywhere from 30 to \$50000, but it can also be way more for two men trying to have a baby. The price is even higher. Their process starts with an egg donor.

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Dr. Mark Leondires

To work with an egg donor who's going to go through somewhere between 7 to 10 days of fertility shots. The cost to get a pool of 10 to 20 eggs usually approaches about \$30,000.

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Delyanne Barros

Wow.

00:18:41

Dr. Mark Leondires

And that is for one attempt. And that those eggs, when they're retrieved, then have to be brought within the IVF laboratory and embryos need to be created in an IVF cycle. So an in-vitro fertilization cycle runs another \$15,000.

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Delyanne Barros

On top of all that, you need a surrogate, somebody willing to carry your baby for you.

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Dr. Mark Leondires

That woman has to be fully screened medically. That woman has to be fully screened by a social worker. There is a matching process to make sure everybody agrees to the terms of the process. And then there's a lawyer that draws up legal agreements, and then there's the work of being pregnant. And then there's basically travel and clothing and medical expenses and insurance and legal documents for when the child is born. So once a gay male couple has embryos, you're looking at another 100, \$250,000 to be able to bring a child to the world. So the burden of family building for my community is significant.

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Delyanne Barros

If you haven't been doing the math in your head this whole time, I'll do it for you. That's 150 to \$200000 total. How do people go about paying for this?

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Dr. Mark Leondires

So at my office, we had financial advocates that help people budget. And my office also has a program through a501(c)3 to offer grants for people who do not have a child. And there are other organizations out there that offer financial support for people who are trying to have a child. Some people will get low interest loans. Some people will ask for family support. Some people will put mortgages on second mortgages on their homes and so on. To be able to do it or some people will have to wait.

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Delyanne Barros

Insurance can be a huge help here, too. It typically doesn't cover everything, but it can make a dent in that payment. But like Jamie mentioned earlier, LGBTQ plus people can face discrimination here. To get treatments like IUI covered, you often need to be considered infertile.

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Dr. Mark Leondires

So the definition of infertility for opposite sex couples is a year of unprotected intercourse without an ongoing pregnancy. And that just doesn't apply to LGBTQ plus couples. So what needs to change within the state mandates and what has changed for many employers is you have to identify as part of the LGBTQ plus community, and then you basically have a different type of infertility. We could call it biological infertility, we can call it LGBTQ plus infertility. It's still. You have fertility challenges without meeting the medical definition of infertility. We just happen to love a different person. That we can't have a baby with. That doesn't mean we don't want to be parents, and that doesn't mean we're not good parents.

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Delyanne Barros

Even without state mandates that include LGBTQ plus folks under infertility coverage, employers can still offer it. And this is something you can choose to prioritize when you're job hunting.

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Dr. Mark Leondires

You should search for an employer. If you're a member of the LGBTQ plus community that offers inclusive benefits, meaning you have access to fertility benefits that allow you to have coverage for the fertility therapy, you'll be able to drop your medical costs directly because you're accessing the same medical therapy as everybody else.

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Delyanne Barros

In addition to what you suggested, look for a health insurance plan that's offered by an employer that covers these kind of treatments. Also, look for offerings like HSA, FSA. So always ask when you're interviewing for a job if that's offered as well. Those are health savings account, flexible savings accounts. You also mentioned earlier grants and loans, which I didn't even think of the loan part. So I'm assuming people just what, go to their bank and they're like, Hey, I want to take out a personal loan. And the bank will be like, Well, for what? And people say, Oh, it's for, you know, fertility treatment. And banks are pretty open to that?

00:23:16

Dr. Mark Leondires

Well, actually, most fertility clinics work with some particular banks and lenders for family building loans. The other thing that we mentioned, how do you afford this? Realize that you're just going to have to budget for it and create your nest egg so you can make your nest right.

00:23:34

Delyanne Barros

I do not want to have biological children. If I do someday desire to be a parent, I'll probably go the adoption route, which again, not cheap at all, a big, arduous process. And so I was curious, ask you if you had any insight into what you know, if anybody's ever said to you or if you've heard somebody say, well, why don't you just adopt? Why don't you just go through that process? And I imagine that the process is even more difficult and challenging for LGBTQ couples.

00:24:03

Dr. Mark Leondires

So adoption itself is not inexpensive. So to go through an adoption agency and to adopt is typically somewhere around 40 to \$50000. And then, you know, the the casual answer to the male couple or the female couple is, well, why don't you just adopt? Kind of speaks to the fact that why don't more heterosexual couples adopt? I mean, I've taken care of infertility patients, heterosexual couples for now, almost 25 years. And it would be incredibly callous for somebody to say to any of them who are struggling to have a child, 1 out of 6 to 1 out of 8 couples with infertility, to say, why don't you just adopt? Because, you know, there's a certain drive to have a child that's biologically linked to you. The desire to be a parent is independent of somebody's sexuality. And we didn't choose our sexuality, but we can choose to be parents. But we just have such a big financial burden that we need support to get there.

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Delyanne Barros

One of my biggest takeaways when it comes to personal finance is minimizing regret. You have to put your money towards the kind of life you want to live. And if that life includes building a family, it's going to be expensive regardless. Fertility treatments are just another part of that expense that some people will need to plan for, especially if you're a member of the LGBTQ plus community. But everybody we spoke to for this episode told us they plunk all that money down again in a heartbeat. You can make it work by doing things like finding inclusive insurance, seeking out family building loans and grants, or saving up with an HSA or FSA account. If it's what you want, then it's worth every penny. That's all for today. But this isn't the end of us talking about the cost of having kids. We know that the process of just getting pregnant takes work and a lot of money. The next step, raising those babies, brings with it a whole new set of expenses. Next Monday, we'll be looking at the cost of childcare.

00:26:27

Brittany

I actually lose money to work. The childcare expenses for my two kids cost me more than my salary. And the tricky part is, is that I am a preschool director so even with that tuition discount, I'm still losing money in the end.

00:26:46

Delyanne Barros

Diversifying is a production of CNN Audio. Megan Marcus is our executive producer and Haley Thomas is our senior producer. Our producers are Alex Stern and Eryn Mathewson. Our associate producers are Charis Satchell and Rafa Farihah, and our production assistant is Eden Getachew. Our intern is Kendall Parks. Mixing and Sound Design by Francisco Monroy. Artwork designed by Brett Ferdock. Original Music by Andrew Eapen. Our technical director is Dan Dzula. Alexander McCall leads our audience strategy. With support from Chip Grabow. Steve Kiehl. Anissa Gray. Abbie Fentress Swanson. Tameeka Ballance-Kolasny. Lindsay Abrams. Lisa Namerow and Courtney Coupe. I'm Delyanne Barros. Thanks for listening.

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