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We Are Family: A White Paper on Family Building in the LGBTQ+ Community

AS SOCIETAL ATTITUDES TOWARDS LGBTQ+ INDIVIDUALS CONTINUE TO EVOLVE, SO too do the pathways to family building within the community. This white paper examines the multifaceted landscape of family building within the LGBTQ+ community, highlighting the challenges, successes, and ongoing needs of individuals and couples seeking to build families.

LGBTQ+ Barriers to Building a Family

The LGBTQ+ community encompasses a diverse array of identities, experiences, and family structures. Historically marginalized and underserved, LGBTQ+ individuals have long faced barriers to family building, including legal, societal, and institutional challenges. However, recent decades have seen considerable progress in LGBTQ+ rights, leading to greater visibility, acceptance, and support for diverse family formations. Despite advancements, challenges persist for LGBTQ+ individuals and couples navigating the family building process. The definition of infertility, discrimination, and cost are the most prominent of these barriers.

Outdated definitions of infertility have long been a prominent barrier for same-sex couples as well as our trans and non-binary parents to be. These include, but are not limited to, requiring individuals to engage in activities to conceive for 12 months or more with a focus on the male/female relationship. By updating definitions and language to be more inclusive, organizations like the [American Society of Reproductive Medicine](#) are helping to break down barriers and ensure that all individuals, regardless of sexual orientation or gender identity, have access to the support and resources they need when it comes to building their families. This shift from cis-gendered and heterocentric definitions to a broader definition that includes inclusionary language not only reflects a more accurate understanding of human diversity but also promotes greater equity and justice in healthcare.

The barriers faced by LGBTQ+ individuals in adoption and fostering are indeed significant and multifaceted. Despite advancements in legal recognition, such as the Obergefell ruling granting same-sex couples the benefits of marriage, discrimination persists in many states, affecting the ability of LGBTQ+ individuals and couples to foster and adopt. The fear of discrimination based on gender identity or sexual orientation is a valid concern, as evidenced by a Gallup study highlighting the impact it has on LGBTQ+ individuals' willingness to pursue fostering and adoption. The discrepancy between the desire to foster or adopt and the fear of discrimination underscores the urgent need for legal protections and systemic changes to ensure equal opportunities for all prospective parents.

The patchwork of state laws further complicates the landscape, with a significant number of states allowing discrimination against LGBTQ+ couples in foster

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placements and adoption processes. Limited legal recourse exacerbates this issue, leaving individuals vulnerable to discrimination without avenues for recourse or protection. Even in states with policies against discrimination based on sexual orientation and gender identity in child welfare, financial barriers remain a challenge for LGBTQ+ individuals and couples. The costs associated with agency fees, home studies, court fees, and other expenses can create additional hurdles for those seeking to build families through fostering or adoption.

Addressing these barriers requires a multifaceted approach, including legislative action to enact comprehensive anti-discrimination laws, increased support for LGBTQ+ families navigating the adoption process, and efforts to promote cultural competency and inclusivity within child welfare systems such as HRC's [All Children All Families Program](#). By working to dismantle systemic barriers and promote equality, society can create a more inclusive and supportive environment for all families, regardless of sexual orientation or gender identity.

With healthcare costs on the rise, the cost of assisted reproductive technology treatments is also increasing. According to the U.S. Department of Health and Human Services as of March of 2024, the average cost of one cycle of in vitro fertilization typically ranges from \$15,000 - \$20,000 in 2023 and the percentage of successful conception with only one cycle of IVF is just over 10% and the there is no substantial increase in conception until after 6 cycles. Other factors play a role in successful conception including the age of the person receiving IVF, general health, and any other comorbidities. These can impact a person's potential for conception, making the cost for couples potentially astronomical.

While adoption and fostering may seem like more financially feasible options in comparison, they still come with significant costs. The varying expenses associated with different adoption paths, from foster care to international adoption can range from no cost for foster care or public adoptions to tens of thousands of dollars for private or international adoptions. Second-parent adoptions, commonly pursued by LGBTQ+ parents, also come with their own financial considerations, albeit typically at a lower cost compared to other adoption routes.

Indeed, family building represents not only a commitment to the children involved but also a substantial financial commitment. Individuals and couples rely on support from their communities and, importantly, their employers to navigate the financial burdens associated with fertility treatments, adoption, and fostering. Employers' support, through benefits such as insurance coverage for assisted reproductive technology treatments or financial assistance programs to help with the costs of adoption, can significantly alleviate the financial strain and make family building more accessible to a broader range of individuals and couples. Recognizing the financial challenges inherent in family building processes, it's crucial for society to continue advocating for greater accessibility and affordability, whether through policy reforms, employer support, or community initiatives, to ensure that everyone who desires to build a family can do so without facing insurmountable financial barriers.

Despite these obstacles, LGBTQ+ individuals and couples have demonstrated resilience and creativity in navigating the family building process. Legal advocacy and policy reform efforts have led to significant gains in LGBTQ+ parental rights, including marriage equality, second-parent adoption, and non-discrimination protections.

Providing Benefits Makes a Difference

In the face of the ongoing shortage of healthcare workers, prospective employees are carefully evaluating what potential employers have to offer. While salary remains a crucial consideration, organizational culture, employee engagement, and supplementary benefits play pivotal roles in determining an employer of choice. Implementing inclusive policies, collaborating with insurance providers to offer comprehensive family-building benefits, and providing additional financial support can significantly enhance recruitment efforts and foster higher retention rates among future healthcare professionals.

Create Access to Family Building for your Employees

In order further bolster support for family building among LGBTQ+ healthcare professionals, it is imperative for employers to prioritize the following recommendations:

- **Policy Updates:** Employers should conduct a comprehensive review of their benefits policies pertaining to family building, ensuring their full inclusivity and the absence of any language that may pose unnecessary barriers for LGBTQ+ employees. [RESOLVE](#): The National Infertility Association offers resources and a tool kit that provide valuable information to facilitate this process.
- **Provide LGBTQ+ inclusive insurance coverage for fertility treatments including assisted reproductive technology treatments.** This may require advocating with your insurance company to adopt the [updated definition](#) of infertility established by the American Society for Reproductive Medicine in 2023 and to build this coverage into your Summary Plan Document. Maintaining open and clear lines of communication with insurers is essential to guarantee coverage for LGBTQ+ individuals seeking family-building services.
- **Alternatively, you can utilize a fertility benefit platform such as Progyny, WINfertility, Maven, and Carrot** which all have LGBTQ+ inclusive benefits offerings.
- **Financial Assistance:** Employers should offer additional financial support for to help cover the costs of family building endeavors such as adoption, and foster care.
- **Clear Communication of Coverage:** Employers should prioritize transparent communication and succinctly outline the benefits and services available to their LGBTQ+ employee, ensuring their awareness and access to pertinent resources.

It is imperative to recognize that family building is a fundamental human experience that should be accessible to all individuals, irrespective of sexual orientation, gender identity, or family structure. By proactively addressing the barriers faced by the LGBTQ+ individuals and couples, we can cultivate a more inclusive and equitable workplace environment where every individual can realize their vision of family.

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