



For Complete Instructions for Tax Exemption Application Please Visit:
<https://form1023.org>

Narrative Description of Activities of Medical Organization

Overview

The American Medical Association, American Congress of Obstetricians and Gynecologists and the World Health Organization recognize infertility as a disease, which means it should be covered by health insurance like other diseases. 1 in 8 individuals or couples – more than 14,000 North Dakota residents – have trouble getting pregnant or sustaining a pregnancy. Cost is the number one barrier to infertility medical treatment. North Dakota's insurance law does not cover infertility treatment. Cost is the number one barrier to care. A national infertility organization, Resolve, completed a community survey that found 39% of participants used credit cards to pay for their fertility procedures, while 12.6% took out loans and 4% used their home as equity. They also found that women (25-34 years old) accrued \$30,000 of debt on average after undergoing infertility treatment.

The Center for Disease (CDC) reported that only one in three women who seek infertility services require treatment beyond basic medical advice. Of those patients seeking infertility services, only 7% utilize intrauterine insemination (IUI) and 3% utilize in vitro fertilization (IVF). A low percentage of patients diagnosed with infertility actually require more intensive intervention or IVF. When one does need to seek IVF care it can cost between \$15,000 and \$25,000 and, on average, it can take 2 to 3 cycles to achieve pregnancy. Additionally, infertility patients will encounter highly inflated managed care pharmacy prices for medications, where patients with coverage can pay as much as 100% more for medications compared to prices charged to self-pay patients.

Currently only 16 states have infertility insurance coverage laws, and six states have fertility preservation laws for iatrogenic (medically-induced) infertility. In the state of North Dakota there is no insurance mandate for infertility diagnosis or treatment. Currently, patients bear the responsibility of covering the costs of diagnosis and treatment. Depending on the cause of the fertility problem and the therapy used to treat the problem, that cost can be considerable. A major impediment to access to treatment to resolve infertility is insurance coverage.

Everlasting Hope is an organization whose mission is : (1) to provide assistance for qualifying uninsured infertility patients living in the state of North Dakota, and (2) to create public awareness that Infertility is a treatable medical condition and that the community as a whole benefits when these patients have access to medical care.

Everlasting Hope reaches out to the general community in support of North Dakota infertility patients. Everlasting Hope provides assistance to patients who must pay out-of-pocket for prescribed medical care because, in North Dakota, for the majority of infertility patients, diagnostic and treatment costs are not covered by insurance.

About

Everlasting Hope was started by Tara Brandner along with several former infertility patients and others touched by infertility. The organization reaches out to the general community in support of North Dakota infertility patients. The organization awards assistance to patients who must pay out-of-pocket for prescribed medical care because, in North Dakota, infertility care, including diagnostic and treatment costs are not covered by insurance.

The Foundation's mission is:

- To educate the public about infertility as a medical condition.
- To raise funds for assistance to patients to help offset the cost of medical treatment.
- To advocate for insurance coverage for infertility care and cancer preservation.

Education

Everlasting Hope provides education on infertility through the dissemination of facts, charts, graphs, and statistics. We plan to provide this information by presenting live media interviews, lectures and slideshows at public venues as they become requested. These presentations focus on the causes, current efforts and solutions to providing access to insurance for those with infertility. They also highlight the geographical, economical, and social aspects of infertility. Examples of said presentations that have been given are at the Inspired Women Podcast in Bismarck, ND, Hub City Baby Expo in Aberdeen, SD, and Facebook lives hosted in April 2019.

We take advantage of various social media outlets such as discussion forums, blogs and social networking sites.

We also will chronicle our efforts and activities on the corporation's website. One feature that will be incorporated into the website are blogs and essays written by professionals such as such as public health care providers, current and former infertility patients, and activists in the same or related field(s).

By offering educational events as well as our publications and website, Everlasting Hope is educating the public on subjects useful to individuals and beneficial to the community and is advocating and defending human and civil rights secured by law.

Community Outreach Director

Everlasting Hope seeks out opportunities for community outreach through our community outreach program which involves sending volunteer(s) to fulfill our mission of raising awareness and funds for infertility by utilizing a variety of means such as charity events, donations, and community outreach. Through these means, the issue of infertility will be highlighted and brought to the attention of diverse audiences. The funds received through the entirety of the corporation's activities will be used exclusively for the charitable purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code and will not be used for personal gains of any sort.

Distribution to Other Organizations and Individuals

We do not fundraise for any specific organization and Everlasting Hope is not organized solely to contribute or fundraise for any specific entity. However, at the discretion of the board of directors we may at times, choose to contribute to other organizations who share a similar mission and only if the contributions further our exempt status, with the objective to eliminate and alleviate chronic malnutrition and hunger.

Everlasting Hope may exercise its right under law to contribute to non 501 (c)(3) organizations only on the condition that Everlasting Hope retains control over the use of the funds and maintaining records showing that the funds are used for exclusively charitable purposes in accordance to our mission.

Assistance Program: Everlasting Hope assistance program aids in providing financial relief to those who have been diagnosed for infertility living in the state of North Dakota. Examples of these patients are those who are lacking insurance that provides payment for infertility diagnosing and treatment. These individuals do not have the financial means to pay out of pocket for expenses. Individuals will apply and demonstrate proof of the financial burden this will cause to them . It is estimated that more than 14,000 citizens in North Dakota are affected with the diagnosis of infertility. Cost is the number one barrier to care for infertility patients.

The expense of IVF is a major barrier to elective single embryo transfer. When paying out of pocket, patients are more likely to ask for multiple embryos to be implanted whereas patients in mandated states were more than twice as likely to have elective single embryo transfer. By providing assistance for these patients, it is our hope we will also be improving patient medical outcomes.