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DEMOGRAPHIC SHIFTS OF WOMEN RECEIVING INSURANCE-COVERED FERTILITY SERVICES USING THE NATIONAL SURVEY OF FAMILY GROWTH (NSFG) 2017-2019 VS 2022-2023

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OBJECTIVE

- To evaluate whether the demographic profile of women in the United States receiving insurance-covered fertility services has shifted amid expanding state insurance mandates and post-pandemic care delivery changes.

DESIGN

- A cross-sectional analysis of two cycles of the National Survey of Family Growth (NSFG), a nationally representative probability survey of women aged 15–49 conducted by the National Center for Health Statistics.

METHODS

- We analyzed female respondents in the NSFG 2017–2019 and 2022–2023 public-use files who reported ever receiving medical help to become pregnant and indicated that any portion of those services was covered by insurance.
- Demographic variables included race, Hispanic ethnicity, highest completed education, total household income, age at first medical visit for fertility help, and self-reported history of cancer.
- All estimates incorporated NSFG sampling weights to produce nationally representative point estimates with 95% confidence intervals (CIs) computed using Taylor series linearization and the Delta method

Respondent Demographics *(Weighted %, 95-CI)*	2017-2019 (n=311; wpop ≈ 4,312,684)	2022-2023 (n=378; wpop ≈ 4,680,347)	p-value
Hispanic ethnicity			0.051
Hispanic	8.8 (5.7-13.4)	12.6 (9.1-17.2)	
Non-Hispanic	91.2 (86.6-94.3)	87.4 (82.8-90.9)	
Race/ethnicity (combined)			0.219
Hispanic	8.8 (5.7-13.4)	12.5 (9.0-17.0)	
NH White	68.3 (60.9-74.8)	67.4 (61.1-73.1)	
NH Black	13.7 (9.5-19.5)	9.0 (5.6-14.1)	
NH Other	9.2 (5.8-14.3)	11.2 (7.3-16.8)	
Race among non-Hispanic			0.231
White	74.9 (67.8-80.9)	77.2 (70.9-82.4)	
Black	15.1 (10.3-21.4)	10.0 (6.1-15.8)	
Other	10.0 (6.4-15.5)	12.9 (8.4-19.2)	
Highest education completed			0.002
No college degree	31.7 (25.3-38.8)	22.7 (16.8-29.9)	
Associate's	12.2 (7.5-19.3)	15.4 (10.0-22.9)	
Bachelor's	35.9 (28.7-43.7)	30.6 (25.2-36.6)	
Master's	17.5 (12.8-23.3)	21.5 (16.8-27.1)	
Doctoral/Professional	2.7 (1.3-5.7)	9.8 (6.5-14.6)	
Total household income			0.010
<$50,000	25.3 (18.9-33.0)	16.0 (11.0-22.6)	
$50,000-$74,999	18.6 (12.0-27.7)	13.0 (8.7-18.9)	
$75,000-$99,999	9.6 (6.3-14.3)	11.3 (7.9-16.0)	
$100,000+	46.5 (37.5-55.8)	59.7 (52.6-66.5)	
History of cancer			0.958
Yes	5.7 (3.6-8.9)	5.8 (3.4-9.8)	
No	94.3 (91.1-96.4)	94.2 (90.2-96.6)	

Table 1. Demographic and clinical characteristics of women receiving insurance-covered fertility services, NSFG 2017-2019 vs 2022-2023 (weighted estimates)

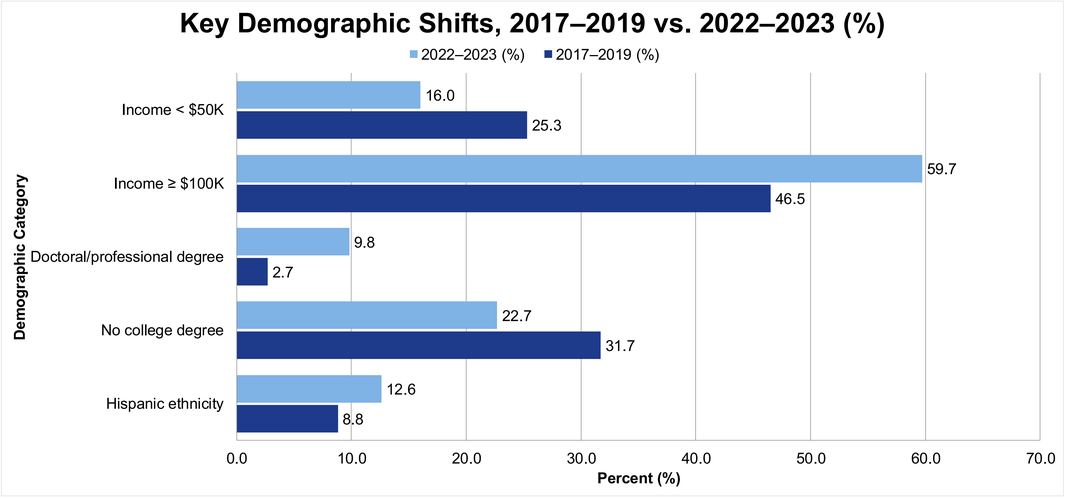

Figure 1. Key demographic shifts between NSFG survey 2017-2019 vs 2022-2023 cohorts for respondents receiving fertility treatment covered by insurance

RESULTS

- The analytic sample included 311 women in 2017–2019 (representing 4.3 million U.S. women) and 378 in 2022–2023 (4.7 million).
- Demographic composition shifted toward higher educational attainment and household income (see chart), while mean age at first medical visit for fertility help (30.2 vs. 30.4 years; p = 0.71) and history of cancer (5.7% vs. 5.8%; p = 0.96) were unchanged.

CONCLUSIONS

- Despite expanding state insurance mandates, access to insurance-covered fertility care in the U.S. continued to concentrate among more highly educated and higher-income women between the 2017–2019 and 2022–2023 cohorts.
- Identifying structural and non-financial barriers that persist beyond coverage is essential to advancing equitable access to family-building care.

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