

Press release of 5 February 2020

Sanitas launches Planning a Family supplementary insurance plan and initiates open dialogue on infertility

By launching the first-ever supplementary insurance plan providing comprehensive cover for fertility-related treatments, Sanitas is addressing a taboo topic. Even though pregnancy can't be taken for granted, and one in six couples in Switzerland remain involuntarily childless,¹ many people are still unwilling to talk about the unfulfilled desire to have a child. Sanitas is using the product launch as an opportunity to break this taboo, and is staging a roundtable discussion on the topic in cooperation with Professor Christian De Geyter (University Hospital Basel), Professor Bruno Imthurn (SGGG), Lea von Bidder (Ava) and Yonni Moreno Meyer (Swiss blogger and columnist).

Sanitas is the first health insurer in Switzerland to offer comprehensive cover for fertility-related treatments under its Planning a Family supplementary insurance plan. Benefits include artificial insemination inside and outside the womb and genetic embryo screening. In addition, insureds receive an Ava fertility tracker free of charge. It detects the five most fertile days in a cycle with an accuracy of 89%.²

Unfulfilled desire to have children still a taboo topic

Sanitas is addressing a difficult issue with its new supplementary insurance plan, because infertility is still regarded by many as a social taboo. It is therefore not surprising that many couples feel that they have no one to turn to when they are having difficulty conceiving and that they don't have access to adequate information about the opportunities offered by reproductive medicine. And yet, thanks to medical progress, couples no longer have to let fate run its course.

Sanitas initiates open dialogue on infertility

Sanitas is using the launch of its Planning a Family supplementary insurance plan to kick-start an open and transparent dialogue on the unfulfilled desire to have children. During a roundtable discussion moderated by journalist Ivana Imoli, Franziska König (Sanitas), Professor Christian De Geyter (University Hospital Basel), Professor Bruno Imthurn (SGGG), Lea von Bidder (Ava) and Yonni Moreno Meyer (blogger and columnist) are today debating questions such as "why is infertility still seen as something shameful in this day and age?", "where does this taboo come from?" and "what support can Sanitas offer?".

Insurance for fertility-related treatments

Sanitas saw that there was a clear need in Switzerland for insurance covering fertility treatments. Franziska König, Head of Product Development at Sanitas, highlights how these taboos can have far-reaching consequences for childless couples: "Women should be able to take out insurance for fertility treatment just as easily as for dental treatment, for example. But if the issue of fertility isn't discussed openly and transparently, many people aren't even aware of the options."

Social taboos lead to false expectations

Yonni Moreno Meyer, who studied psychology and blogs under the name "Pony M.", believes that the root of the problem can be traced back to how we talk about pregnancy: "When we were younger, my female friends and I usually only talked about the topic in relation to contraception. It was only as we got older that we considered how it may not be so easy to fall pregnant after all." Talking openly about fertility at an early age could help couples who remain involuntarily childless not to feel ashamed or abnormal.

Knowing your own cycle as the basis for a dialogue on fertility

Raising awareness of this very private issue is ultimately not only of benefit to those directly affected. Lea von Bidder, co-founder and CEO of Ava, explains how the Ava fertility tracker helps normalise the topic of fertility and gives women access to information without them having to feel ashamed.

¹ <http://www.repro-endo.usz.ch/fachwissen/kinderwunsch-sterilitaet/Seiten/default.aspx>

² Avawomen.com

“Knowing your own cycle and being able to think about it rationally also lays the foundation for an unbiased dialogue about fertility disorders.” Last but not least, this knowledge is essential for women who are trying to fall pregnant: The best chance of conceiving is three days before ovulation.³ Better awareness of your cycle can double your chances of conceiving.⁴

Seek help in good time

“Many couples who are having difficulties conceiving manage to fall pregnant naturally after a thorough process of diagnosis and consultation, while others require further treatment. It’s important to seek help in good time and for both partners to be examined and offered advice”, explains Professor De Geyter. He goes on to say that, as long as involuntary childlessness remains a taboo topic in our society and people are unwilling to talk about it openly, fertility treatment will continue to be seen as a regrettable exception rather than a natural option, and couples who are having trouble conceiving will still feel that they have to hide their problems.

However, Professor Bruno Imthurn says that breaking the taboos would only solve part of the problem, because many people are unable to afford fertility treatment. “Of course, no one has the right to have children, but everyone should be entitled to seek treatment for fertility in the same way as we can all get treatment for illness.” That’s why he welcomes this new supplementary insurance plan that allows women to take out insurance cover for fertility-related treatments in Switzerland for the first time.

Planning a Family insurance is just the beginning

All roundtable participants agree that fertility problems will remain an issue for our society for the foreseeable future. Today, the average age of first-time mothers in Switzerland is 31.⁵ As we are settling down later in life, have access to better education and career opportunities, and generally start adult life later, people are waiting longer to have children – and as we age our fertility declines. We can’t take pregnancy for granted. This is a reality that must be more firmly anchored in society. By launching the Planning a Family supplementary insurance plan and initiating a dialogue on the issue of infertility, Sanitas is taking the first step towards this goal.

About Sanitas

The Sanitas Group (www.sanitas.com) runs both a basic insurance (Sanitas Grundversicherungen AG and Compact Grundversicherungen AG) and supplementary insurance business (Sanitas Privatversicherungen AG). With around 835,000 customers and a premium volume of CHF 2.9 billion, Sanitas is one of the biggest health insurers in Switzerland.

For more information

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Images Roundtable: sanitas.com/images-roundtable

Downloads: sanitas.com/news-planning-a-family

More information on the Planning a Family supplementary insurance plan here: sanitas.com/planning-a-family

³ 20 to 30% chance on ES-1;ES-2; ES-3; <https://www.avawomen.com/de/avaworld/dein-fruchtbarkeitskalender/>

⁴ Couples that time intercourse every other day during the fertile window double their chances of conception compared to untimed intercourse once per week. Timing of Sexual Intercourse in Relation to Ovulation — Effects on the Probability of Conception, Survival of the Pregnancy, and Sex of the Baby. Allen J. Wilcox, Clarice R.Weinberg, Donna D. Baird. New England Journal of Medicine, December 7, 1995.

⁵ BfS (2018)