



## FERTILITY REGULATIONS IN INDIA: A NEED OF THE HOUR

Millions of couples worldwide are affected by infertility, and in India, the condition is experienced by 28 million couples. Research indicates that couples facing fertility problems undergo considerable distress and anxiety, as the inability to conceive can be one of the most stressful experiences in their lives.

**The regulation of IVF services in India is now formally established by law.**

The Surrogacy (Regulation) Act 2021 and the Assisted Reproductive Technology (Regulation) Act 2021 have been officially notified by the Central government. These Acts aim to regulate and improve the standards of in vitro fertilization (IVF) clinics in India.

Commercial surrogacy is forbidden under the Surrogacy (Regulation) Act 2021, but altruistic surrogacy is permitted. The law's objective is to regulate surrogacy in India and administrated through a National Surrogacy Board at the central level, state surrogacy boards, and relevant authorities in states and union territories.



Likewise, the Assisted Reproductive Technology (Regulation) Act 2021 (ART Act) aims to oversee and regulate assisted reproductive technology clinics and banks to prevent any potential abuse. This will aid in maintaining a database of all clinics and medical professionals practicing in the field.

The registration process will be facilitated by registration authorities appointed by state governments. Registration will remain valid for five years, with the option to renew it for an additional five years.

The national board, state boards, national registry, and state registration authorities will supervise such clinics and banks through the Act.

Along with promoting better governance and compliance in the fertility ecosystem, these regulations will also ensure:

- Establishment of minimum standards and codes of conduct for fertility clinics and egg or sperm banks.
- Implementation of standard operating procedures to ensure uniform costs and global quality standards throughout India.
- Creation of a monitoring mechanism to prevent the commercialization of ART services by private players.
- Prevention of unethical or exploitative practices.
- Health and Life Insurance protection to Oocyte & Surrogate donors.

The ART Act has brought a ray of hope for millions of infertile couples, providing them with added confidence in fertility treatments.

- Enables infertile couples to receive fertility treatment in an ethical and regulated manner to ensure they are adequately protected.





- Enables couples to take action following an investigation of complaints filed with the appropriate authority against the ART clinic or bank.

## INDIA HAS POTENTIAL TO BE A GLOBAL HUB FOR IVF TREATMENT

India can be a top destination internationally for addressing infertility issues. There are several factors that make India a preferred location for IVF treatment.

### What makes India a preferred destination for IVF treatment?

- **Availability of Qualified Medical Professionals and Treatment Centers** – India has around 5000 clinics and well-qualified medical professionals making India a popular choice for IVF treatment.
- **Cost-effectiveness** – The second primary factor in choosing India for IVF treatment is affordability. When it comes to treatments like IVF, the cost is a crucial consideration. In India, the cost of IVF treatment varies based on factors such as the city, center, and clinic. However, the overall cost of IVF treatment in India is significantly lower than in many other countries, making it a more affordable option for patients seeking treatment.
- **Technological Advancements** – The third significant factor that makes India an ideal destination for IVF treatment is the advanced techniques used in the process. India has implemented advanced techniques to increase the success rate of IVF treatment. By using a new technique of selecting the best embryos, the success rate has significantly increased in recent years.

## COVID INFECTION MAY IMPACT SEMEN QUALITY IN MEN: AIIMS STUDY

A study conducted by researchers at the All-India Institute of Medical Sciences (AIIMS) suggests that infection with the SARS-CoV-2 virus can have a negative impact on semen quality in males. The team, led by researchers at AIIMS Patna, found that COVID-19 may cause multiorgan damage by targeting the angiotensin-converting enzyme-2 receptor (ACE2) present in testicular tissue. As the receptor for the virus's spike protein, ACE2 allows the virus to enter host cells. However, more research is needed to determine how SARS-CoV-2 shedding in semen may affect sperm production and fertility potential.

The presence of SARS-CoV-2 in the semen of COVID-19 positive males, along with the impact of the disease on semen quality and sperm DNA fragmentation index, were investigated by a study published in the Cureus Journal of Medical Science. Between October 2020 and April 2021, thirty COVID-19 male patients aged 19-45 participated in the study at AIIMS Patna hospital.





While all semen samples tested negative for SARS-CoV-2, the researchers found that the virus negatively affected semen parameters, including sperm DNA fragmentation index, in the first and second sampling. Assisted reproductive technology clinics and sperm banking facilities should assess the semen of COVID-19-infected males and exclude those with a positive history of SARS-CoV-2 until their semen quality returns to normal, the researchers noted.

## **GROWING POLLUTION CAN AFFECT YOUR FERTILITY: THE IMPACT OF AIR POLLUTION ON REPRODUCTIVE HEALTH**

Air pollution is a pressing issue that affects human health in multiple ways. While the immediate impact of pollution is often visible, such as itching in the eyes and throat, difficulty in breathing, and coughing or wheezing, its long-term effects are often ignored. One such impact is on fertility, which is a growing concern among medical professionals.

The high levels of pollutants in the air create reactive oxygen species that can negatively impact cellular organs, damage DNA, and harm the cell wall. This can lead to lower-quality eggs and sperm, which ultimately results in reduced fertility or even infertility. While it is difficult to pinpoint a single type of pollutant responsible for this, it is believed that a combination of particulate matter, heavy metals, and polycyclic aromatic hydrocarbons are the main culprits.

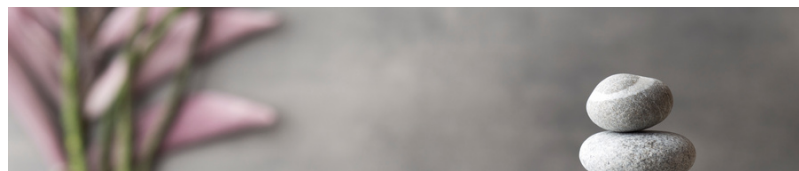
Exposure to high levels of pollution can affect the hormonal activity in the body, leading to reduced fertility or infertility. High levels of pollution can cause various fertility-related issues, including a reduced sex

drive, disruptions in the production of testosterone and estrogen, lower sperm quality, higher risk of miscarriages in pregnant women, low birth weight, intrauterine growth retardation, premature births, and neonatal death.

## **INDIAN FERTILITY INDUSTRY TO WITNESS HUGE GROWTH IN COMING YEARS**

The Indian fertility industry is poised for significant growth in the coming years, driven by several factors. According to a report by Research and Markets, the market for fertility services in India is expected to reach \$1.5 billion by 2026, with a compound annual growth rate of 16.6% during the forecast period. One of the major drivers of growth is the increase in the number of infertility cases, particularly in urban areas, due to lifestyle changes, late marriages, rising stress levels, and environmental factors. In addition, the growing acceptance of non-traditional family structures, such as same-sex couples and single parents, is also fueling demand for fertility services.

Another factor contributing to the growth of the Indian fertility industry is the increasing prevalence of polycystic ovary syndrome (PCOS) among women. PCOS is a hormonal disorder that affects around 20-30% of women of reproductive age in India. The disorder can cause fertility problems and is a major driver of demand for fertility services. With the increasing prevalence of PCOS, there is a growing need for specialized treatment and advanced medical services in the fertility sector.







## IVF PRODUCTS INTRODUCED BY SAFETREE

As an organization focused on new innovative products, SafeTree has introduced Life and Health insurance products for both Oocyte and Surrogate mother donors.

**Oocyte Donor Health** - As per the Assisted Reproductive Technology (Regulation) Act, 2021 (42 of 2021), intending couples or women are required to purchase general health insurance coverage for an oocyte donor for a period of 12 months by an insurance company or agent recognized by the regulatory body, the IRDAI. The coverage must be sufficient to cover all expenses related to complications arising from the process of oocyte retrieval.

Safetree has created a specialized health insurance product specifically for Oocyte donors. The product is underwritten by a reputed General insurance company. The policy covers hospitalization expenses of the oocyte donor due to any complications arising from the Oocyte process.

**Oocyte Donor Life** - As per the Assisted Reproductive Technology (Regulation) Act, 2021, explanation to Section 22 - (1) (b) (4) (ii) - insurance means an arrangement by which a company, individual, or commissioning couple undertakes to provide a guarantee of compensation for specified loss, damage, complication or **death of the Oocyte donor** during the process of Oocyte retrieval.

Safetree has created a specialized Life insurance product specifically for Oocyte donors. The product is underwritten by a reputed Life Insurance company. The policy provides the lump-sum / sum assured paid

to the Nominee in case of the death of the oocyte donor during the donation process or after.

**Surrogate Mother Health** - In India, Surrogacy is regulated under the Surrogacy Regulation Act 2021. According to Section 50 of the Act, intending couples or women are required to purchase general health insurance coverage for the Surrogate mother for a period of 36 months by an insurance company or agent recognized by the regulatory body, the IRDAI. The coverage must be sufficient to cover all expenses related to pregnancy complications, as well as post-partum delivery complications.

Safetree has created a specialized health insurance product specifically for surrogate mother donors. The product is underwritten by a reputed General insurance company. The policy covers hospitalization expenses incurred by the surrogate mother donors due to any complications arising due to surrogacy.

**Surrogate Mother Life** - According to the Surrogacy Regulation Act 2021, "Insurance" means an arrangement by which a company, individual, or intending couple undertakes to provide a guarantee of compensation for medical expenses, health issues, specified loss, damage, illness, or **death of a surrogate mother** and such other prescribed expenses incurred on such surrogate mother during the process of surrogacy.

Safetree has created a specialized Life Insurance product specifically for surrogate mother donors. The product is underwritten by a reputed Life Insurance company. The policy provides the lump-sum / sum assured paid to the Nominee in case of the death of the surrogate mother.

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