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National white paper calls for insurance reforms and public financing on World IVF Day

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White paper proposes five policy reforms to strengthen awareness, insurance coverage, public financing and workplace support for fertility care in India



The Integrated Health & Wellbeing (IHW) Council recently marked World IVF Day by convening the 7th India IVF Summit & Awards 2026, where it launched its landmark white paper, Beyond the Burden of Infertility in India: Towards Reproductive Equity through Mission Fertility 2.1, and unveiled Mission Fertility 2.1, a national movement to make fertility care more accessible, affordable and dignified for every Indian couple.

Bringing together policymakers, clinicians, embryologists, researchers, legal experts, industry leaders, corporate HR leaders and patient advocates, the Summit called for coordinated policy action at a time when India's total fertility rate has fallen below the replacement level of 2.1, reinforcing the need to strengthen awareness, financial protection and access to reproductive healthcare.

Developed in partnership with IIHMR Delhi, the landmark white paper was authored by IHW Council Public Health Policy Lead Ritika Kumari, with findings presented by Dr Divya Agarwal, Associate Professor, IIHMR Delhi. Drawing on evidence from WHO, NFHS 5, ICMR, peer-reviewed literature and national policy frameworks, it presents a comprehensive roadmap to address one of India's most under-recognised public health challenges.

The roadmap recommends recognising infertility as a core reproductive health condition, expanding awareness through ASHAs, schools and workplaces with a dedicated focus on male fertility, integrating employer sponsored fertility benefits into workplace wellness, reforming private insurance by reducing waiting periods and improving coverage, modernising CGHS, ESIC and PSU reimbursement, and strengthening state financing through public private partnerships, including a proposed Fertility Benefit Package under PM JAY for economically vulnerable families. The paper also highlights successful public financing models in Goa, Sikkim and West Bengal, demonstrating that fertility care can be made more affordable and accessible through policy innovation.

Shivani Sharma, Chief Operating Officer, Bharat Serums and Vaccines (BSV), underscored the need to ensure that scientific advances in fertility treatment are matched by greater public awareness and timely diagnosis.

Kamal Narayan Omer, Chief Executive Officer, IHW Council, said, "This white paper is more than a policy document. It is a roadmap to ensure that fertility care is recognised as an essential part of reproductive healthcare rather than a privilege. We are calling for reforms that improve awareness, strengthen financial protection, modernise public reimbursement systems, encourage responsible employer participation and build public-private partnerships so that no couple is denied the opportunity to build a family because of where they live or what they can afford."