After trying unsuccessfully for more than a year, the couple consulted two fertility specialists in 2007 and began the process of in-vitro fertilization.

"I just told Jeff one day, 'I think we should get off our butts and get into a fertility clinic,'" Ms. Mastera said.

In-vitro fertilization was the next logical step, but the price tag was even more daunting. Depending on the clinic, the cost could range from $15,000 to $30,000. For the Masteras, the couple was approved for an insurance plan that covered most of the costs.

"You're an emotional basket case because you're on these hormones," Ms. Mastera said. "We'd be screaming at each other and 'What were we thinking?'"

After becoming pregnant with the twins, Ms. Hare had her cervix stitched closed to keep her babies in. The risks were high. But the couple was willing to take the chance.

"For the Masteras, the pain and anguish is fading as they watch their boys grow," Dr. Swanson said.

For the Masteras, the pain and anguish is fading as they watch their boys grow. "How many healthy babies do we want and what's the risk and cost to the individual and society of being pregnant and delivering a healthy four-week-old twins before your own health is compromised?" Dr. Macaluso said.

Today you're going to hear that preterm birth is not just a significant public health issue," Dr. Galson said.

"I just told Jeff one day, 'I think we should get off our butts and get into a fertility clinic,'" Ms. Mastera said.

"For the Masteras, the pain and anguish is fading as they watch their boys grow," Dr. Swanson said.

The problems began at week 24 of Ms. Mastera's pregnancy. The twins were born by Caesarean section 16 weeks early.

"We knew it was a major risk," Dr. Swanson said.

"I think it's a very justified risk," Ms. Mastera said.

"You're an emotional basket case because you're on these hormones," Ms. Mastera said. "We'd be screaming at each other and 'What were we thinking?'"

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