HB 1654 -- Health Insurance for Infertility

Sponsor: Smith (14)

Effective January 1, 2005, group health insurance policies which provide coverage for more than 25 employees that are delivered, renewed, or continued in Missouri are required to provide coverage for the diagnosis and treatment of infertility. The coverage provided will be subject to the following conditions:

(1) The covered individual has used all reasonable, less expensive, and medically appropriate treatments and is still unable to become pregnant or to sustain a pregnancy;

(2) The covered individual has not reached the limit of four completed egg retrievals; and

(3) The procedures must be performed at a medical facility that conforms to the in-vitro fertilization guidelines of the American College of Obstetrics and Gynecology.

The bill also exempts specified insurance policies from providing health insurance coverage for the treatment of infertility.