

SECOND REGULAR SESSION

# HOUSE BILL NO. 1305

## 95TH GENERAL ASSEMBLY

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INTRODUCED BY REPRESENTATIVES HODGES (Sponsor),  
WALTON GRAY AND SCHIEFFER (Co-sponsors).

3152L.02I

D. ADAM CRUMBLISS, Chief Clerk

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### AN ACT

To amend chapter 376, RSMo, by adding thereto one new section relating to insurance coverage for treatment of infertility.

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*Be it enacted by the General Assembly of the state of Missouri, as follows:*

Section A. Chapter 376, RSMo, is amended by adding thereto one new section, to be known as section 376.1198, to read as follows:

**376.1198. 1. No group policy of health insurance providing coverage for more than twenty-five employees shall be delivered, issued for delivery, continued, or renewed in this state after January 1, 2011, unless the policy contains coverage for the diagnosis and treatment of infertility, including but not limited to in vitro fertilization, uterine embryo lavage, embryo transfer, artificial insemination, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer, and low tubal ovum transfer.**

**2. The coverage required in subsection 1 of this section is subject to the following conditions:**

**(1) Coverage for procedures for in vitro fertilization, gamete intrafallopian tube transfer, or zygote intrafallopian tube transfer shall be required only if:**

**(a) The covered individual has been unable to attain or sustain a successful pregnancy through reasonable less costly medically appropriate infertility treatments for which coverage is available under the policy, plan, or contract;**

**(b) The covered individual has not undergone four completed oocyte retrievals; except that if a live birth follows a completed oocyte retrieval, two or more completed oocyte retrievals shall be covered; and**

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

17           (c) The procedures are performed at medical facilities that conform to the  
18 American College of Obstetric and Gynecological guidelines for in vitro fertilization clinics  
19 or to the American Fertility Society minimal standards for programs of in vitro  
20 fertilization;

21           (2) The procedures required to be covered under this section are not required to  
22 be contained in any policy or plan issued to or by a religious institution or organization,  
23 or to or by an entity sponsored by a religious institution or organization, that finds the  
24 procedures required to be covered under this section to violate its religious and moral  
25 teachings and beliefs.

26           3. For purposes of this section, "infertility" means the inability to conceive after  
27 one year of unprotected sexual intercourse or the inability to sustain a successful  
28 pregnancy.

29           4. The provisions of this section shall not apply to a supplemental insurance policy,  
30 including a life care contract, accident-only policy, specified disease policy, hospital policy  
31 providing a fixed daily benefit only, Medicare supplement policy, long-term care policy,  
32 short-term major medical policy of six months' or less duration, or any other supplemental  
33 policy.

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