HB 1305 -- Health Insurance Coverage for Infertility

Sponsor: Hodges

Beginning January 1, 2011, this bill requires group health insurance policies which provide coverage for more than 25 employees that are delivered, renewed, or continued in Missouri 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 Obstetricians and Gynecologists or to the minimum standards of the American Fertility Society for programs of in vitro fertilization.

Certain supplemental insurance policies are exempt from the provisions of the bill.