HB 1323 -- INSURANCE COVERAGE FOR IN VITRO FERTILIZATION

SPONSOR: Fogle

This bill requires health insurance companies to provide coverage for in vitro fertilization. Coverage required under this bill includes services and procedures performed at a medical facility licensed or certified by the Department of Health and Senior Services or another State health department that conforms to the guidelines and minimum standards of the:

(1) American College of Obstetricians and Gynecologists for in vitro fertilization clinics; or

(2) American Society for Reproductive Medicine for programs of in vitro fertilization.

The provisions of this bill do not apply to a supplemental insurance policy, including a life care contract, accident-only policy, specified disease policy, hospital policy providing a fixed daily benefit only, Medicare supplement policy, long term care policy, short-term major medical policy of six months or less duration, or any other supplemental policy as determined by the Director of the Department of Commerce and Insurance.

This bill is similar to HB 2341 (2024).