

HB 3244 -- ASSISTED REPRODUCTIVE TECHNOLOGY

SPONSOR: Boyko

This bill modifies the definition of "unborn child" or "unborn children" to exclude human embryos created through assisted reproductive technology, including in vitro fertilization, prior to successful implantation in the uterus.

This bill requires certain health benefit plans providing pregnancy-related benefits to include coverage for the diagnosis and treatment of infertility, including, but not limited to, in vitro fertilization, embryo transfer, artificial insemination, and medically necessary oocyte cryopreservation.

Coverage for in vitro fertilization is required under the provisions of this bill only if the following conditions are met:

- (1) The covered individual has been unable to achieve or sustain a successful pregnancy through less costly and medically appropriate infertility treatments covered under the health benefit plan;
- (2) The covered individual has not undergone four completed oocyte retrievals, with certain exceptions; and
- (3) The procedures are performed at facilities conforming to the guidelines for in vitro fertilization clinics issued by the American College of Obstetricians and Gynecologists or to the minimal standards for in vitro fertilization programs issued by the American Society for Reproductive Medicine.

These provisions contain an exception for health benefit plans issued by or to religious institutions or organizations.

This bill is similar to SB 900 (2026).