



General Assembly

February Session, 2004

**Raised Bill No. 5206**

LCO No. 1175

\*01175\_\_\_\_\_INS\*

Referred to Committee on Insurance and Real Estate

Introduced by:  
(INS)

**AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR INFERTILITY TREATMENT AND PROCEDURES.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective October 1, 2004*) Each individual health  
2 insurance policy providing coverage of the type specified in  
3 subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general  
4 statutes delivered, issued for delivery, amended, renewed or  
5 continued in this state on or after October 1, 2004, that is provided by  
6 an employer for its employees shall provide coverage for the medically  
7 necessary expenses of the diagnosis and treatment of infertility. For  
8 purposes of this section, "infertility" means the condition of a  
9 presumably healthy individual who is unable to conceive or produce  
10 conception, or retain a pregnancy during a one-year period.

11 Sec. 2. Section 38a-536 of the general statutes is repealed and the  
12 following is substituted in lieu thereof (*Effective October 1, 2004*):

13 [Any insurance company, hospital service corporation or medical  
14 service corporation authorized to do the business of health insurance  
15 in this state shall offer to any individual, partnership, corporation or

16 unincorporated association providing group hospital or medical  
17 insurance coverage for its employees a group hospital or medical  
18 service plan or contract providing coverage for the medically necessary  
19 expenses of the diagnosis and treatment of infertility, including in-  
20 vitro fertilization procedures.] Each group health insurance policy  
21 providing coverage of the type specified in subdivisions (1), (2), (4),  
22 (11) and (12) of section 38a-469 delivered, issued for delivery,  
23 amended, renewed or continued in this state on or after October 1,  
24 2004, that is provided by an employer for its employees shall provide  
25 coverage for the medically necessary expenses of the diagnosis and  
26 treatment of infertility. For purposes of this section, "infertility" means  
27 the condition of a presumably healthy individual who is unable to  
28 conceive or produce conception, or retain a pregnancy during a one-  
29 year period.

This act shall take effect as follows:	
Section 1	<i>October 1, 2004</i>
Sec. 2	<i>October 1, 2004</i>

**Statement of Purpose:**

To require that individual and group health insurance policies furnished by employers to their employees provide coverage for the diagnosis and treatment of infertility.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*