



General Assembly

February Session, 2014

***Raised Bill No. 5245***

LCO No. 1069



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

***AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR  
FERTILITY PRESERVATION FOR CANCER PATIENTS.***

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

1 Section 1. (NEW) (*Effective January 1, 2015*) (a) (1) Subject to the  
2 limitations set forth in subsection (b) of this section, each individual  
3 health insurance policy providing coverage of the types specified in  
4 subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general  
5 statutes delivered, issued for delivery, renewed, amended or  
6 continued in this state shall provide coverage for embryo, oocyte and  
7 sperm cryopreservation procedures, in accordance with guidelines  
8 established by the American Society of Clinical Oncology, for an  
9 insured who is at least eighteen years of age and has been diagnosed  
10 with cancer but has not started cancer treatment, including  
11 chemotherapy, biotherapy or radiation therapy treatment.

12 (2) The coverage required under this section shall include expenses  
13 for evaluations, laboratory assessments, medications and treatments  
14 associated with the embryo, oocyte and sperm cryopreservation  
15 procedures, but shall not include costs for initial or annual storage of

16 embryos, oocytes or sperm.

17 (b) Such policy may:

18 (1) Limit such coverage to an individual until the date of such  
19 individual's fortieth birthday;

20 (2) Limit such coverage for a female insured to a lifetime benefit of  
21 one procedure for either embryo cryopreservation or oocyte  
22 cryopreservation; and

23 (3) Limit such coverage for a male insured to a lifetime benefit of  
24 one sperm cryopreservation procedure.

25 Sec. 2. (NEW) (*Effective January 1, 2015*) (a) (1) Subject to the  
26 limitations set forth in subsection (b) of this section, each group health  
27 insurance policy providing coverage of the types specified in  
28 subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general  
29 statutes delivered, issued for delivery, renewed, amended or  
30 continued in this state shall provide coverage for embryo, oocyte and  
31 sperm cryopreservation procedures, in accordance with guidelines  
32 established by the American Society of Clinical Oncology, for an  
33 insured who is at least eighteen years of age and has been diagnosed  
34 with cancer but has not started cancer treatment, including  
35 chemotherapy, biotherapy or radiation therapy treatment.

36 (2) The coverage required under this section shall include expenses  
37 for evaluations, laboratory assessments, medications and treatments  
38 associated with the embryo, oocyte and sperm cryopreservation  
39 procedures, but shall not include costs for initial or annual storage of  
40 embryos, oocytes or sperm.

41 (b) Such policy may:

42 (1) Limit such coverage to an individual until the date of such  
43 individual's fortieth birthday;

44 (2) Limit such coverage for a female insured to a lifetime benefit of  
45 one procedure for either embryo cryopreservation or oocyte  
46 cryopreservation; and

47 (3) Limit such coverage for a male insured to a lifetime benefit of  
48 one sperm cryopreservation procedure.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2015</i>	New section
Sec. 2	<i>January 1, 2015</i>	New section

***Statement of Purpose:***

To require health insurance coverage for embryo, oocyte and sperm cryopreservation procedures for an insured who has been diagnosed with cancer but has not started cancer treatment.

*[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.]*