AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR FERTILITY PRESERVATION FOR INSURED'S DIAGNOSED WITH CANCER.

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

Section 1. (NEW) (Effective January 1, 2018) (a) (1) Subject to the limitations set forth in subsection (b) of this section and except as provided in subsection (c) of this section, each individual health insurance policy providing coverage of the types specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general statutes delivered, issued for delivery, renewed, amended or continued in this state shall provide coverage for embryo, oocyte and sperm cryopreservation procedures, in accordance with guidelines established by the American Society of Clinical Oncology, for an insured who is at least eighteen years of age and has been diagnosed with cancer but has not started cancer treatment, including chemotherapy, biotherapy or radiation therapy treatment.

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

(b) Such policy may:

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

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

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

(c) (1) Any insurance company, hospital service corporation, medical service corporation or health care center may issue an individual health insurance policy that excludes coverage for embryo, oocyte and sperm cryopreservation procedures that are contrary to an individual's bona fide religious tenets.

(2) Upon the written request of an individual who states in writing that methods of embryo, oocyte and sperm cryopreservation procedures are contrary to such individual's religious or moral beliefs, any insurance company, hospital service corporation, medical service corporation or health care center may issue to or on behalf of the individual a policy or rider thereto that excludes coverage for such methods.

(3) Any health insurance policy issued pursuant to this subsection shall provide written notice to each insured or prospective insured that coverage for embryo, oocyte and sperm cryopreservation procedures are excluded from coverage pursuant to this subsection. Such notice shall appear, in not less than ten-point type, in the policy, application and sales brochure for such policy.

Sec. 2. (NEW) (Effective January 1, 2018) (a) (1) Subject to the
limitations set forth in subsection (b) of this section and except as provided in subsection (c) of this section, each group health insurance policy providing coverage of the types specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general statutes delivered, issued for delivery, renewed, amended or continued in this state shall provide coverage for embryo, oocyte and sperm cryopreservation procedures, in accordance with guidelines established by the American Society of Clinical Oncology, for an insured who is at least eighteen years of age and has been diagnosed with cancer but has not started cancer treatment, including chemotherapy, biotherapy or radiation therapy treatment.

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

(b) Such policy may:

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

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

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

(c) (1) Any insurance company, hospital service corporation, medical service corporation or health care center may issue to a religious employer a group health insurance policy that excludes coverage for embryo, oocyte and sperm cryopreservation procedures that are contrary to the religious employer's bona fide religious tenets.

(2) Upon the written request of a religious employer that states in
writing that methods of embryo, oocyte and sperm cryopreservation
procedures are contrary to such employer's religious or moral beliefs,
any insurance company, hospital service corporation, medical service
corporation or health care center may issue to or on behalf of the
religious employer a policy or rider thereto that excludes coverage for
such methods.

(3) Any health insurance policy issued pursuant to this subsection
shall provide written notice to each insured or prospective insured that
coverage for embryo, oocyte and sperm cryopreservation procedures
are excluded from coverage pursuant to this subsection. Such notice
shall appear, in not less than ten-point type, in the policy, application
and sales brochure for such policy.

(4) As used in this subsection, "religious employer" means an
employer that is a "qualified church-controlled organization", as
defined in 26 USC 3121 or a church-affiliated organization.

This act shall take effect as follows and shall amend the following
sections:

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Statement of Purpose:
To require health insurance coverage for fertility preservation for
insureds diagnosed with cancer.

[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.]

Co-Sponsors:  REP. LESSER, 100th Dist.; REP. LUXENBERG, 12th Dist.
REP. SIMMONS, 144th Dist.; SEN. MOORE, 22nd Dist.
REP. ROSE, 118th Dist.; REP. ORANGE, 48th Dist.
REP. ARCE, 4th Dist.; REP. ELLIOTT, 88th Dist.

H.B. 5968