



General Assembly

February Session, 2024

Raised Bill No. 5378

LCO No. 2254



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

***AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR THE
DIAGNOSIS AND TREATMENT OF INFERTILITY.***

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

1 Section 1. Subsection (a) of section 38a-509 of the 2024 supplement to
2 the general statutes is repealed and the following is substituted in lieu
3 thereof (*Effective January 1, 2025*):

4 (a) Subject to the limitations set forth in subsection (b) of this section
5 and except as provided in subsection (c) of this section, each individual
6 health insurance policy providing coverage of the type specified in
7 subdivisions (1), (2), (4), (11) and (12) of section 38a-469 delivered,
8 issued for delivery, amended, renewed or continued in this state on or
9 after January 1, [2018] 2025, shall provide coverage for the medically
10 necessary expenses for the diagnosis and treatment of infertility,
11 including, but not limited to, ovulation induction, intrauterine
12 insemination, in-vitro fertilization, uterine embryo lavage, embryo
13 transfer, gamete intra-fallopian transfer, zygote intra-fallopian transfer
14 and low tubal ovum transfer. For purposes of this section, "infertility"
15 means (1) the condition of an individual who is unable to conceive or

16 produce conception or sustain a successful pregnancy during a one-year
17 period, (2) the inability, as an individual or with a partner, to conceive
18 or produce conception because the individual or couple does not have
19 the necessary gametes to conceive or produce conception, or (3) such
20 treatment is medically necessary.

21 Sec. 2. Subsection (a) of section 38a-536 of the 2024 supplement to the
22 general statutes is repealed and the following is substituted in lieu
23 thereof (*Effective January 1, 2025*):

24 (a) Subject to the limitations set forth in subsection (b) of this section
25 and except as provided in subsection (c) of this section, each group
26 health insurance policy providing coverage of the type specified in
27 subdivisions (1), (2), (4), (11) and (12) of section 38a-469 delivered,
28 issued for delivery, amended, renewed or continued in this state on or
29 after January 1, [2018] 2025, shall provide coverage for the medically
30 necessary expenses for the diagnosis and treatment of infertility,
31 including, but not limited to, ovulation induction, intrauterine
32 insemination, in-vitro fertilization, uterine embryo lavage, embryo
33 transfer, gamete intra-fallopian transfer, zygote intra-fallopian transfer
34 and low tubal ovum transfer. For purposes of this section, "infertility"
35 means (1) the condition of an individual who is unable to conceive or
36 produce conception or sustain a successful pregnancy during a one-year
37 period, (2) the inability, as an individual or with a partner, to conceive
38 or produce conception because the individual or couple does not have
39 the necessary gametes to conceive or produce conception, or (3) such
40 treatment is medically necessary.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2025</i>	38a-509(a)
Sec. 2	<i>January 1, 2025</i>	38a-536(a)

Statement of Purpose:

To provide equal access to health insurance 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.]