
DIGEST

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HB 689 Engrossed

2018 Regular Session

Stokes

Abstract: Requires health insurance coverage for fertility preservation for individuals diagnosed with cancer who have not yet started treatment.

Proposed law requires any health coverage plan delivered or issued for delivery in this state to include 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 18 years of age and has been diagnosed with cancer but has not started cancer treatment, including but not limited to chemotherapy, biotherapy, or radiation therapy treatment.

Proposed law requires the coverage to include expenses for evaluations, laboratory assessments, medications, and treatments associated with the embryo, oocyte, and sperm cryopreservation procedures but not costs for initial or annual storage of embryos, oocytes, or sperm.

Proposed law authorizes the health coverage plan to contain a provision to do any of the following:

- (1) Limit coverage to an individual until the date of the individual's 40th birthday.
- (2) Limit coverage for a female insured to a lifetime benefit of one procedure for either embryo cryopreservation or oocyte cryopreservation.
- (3) Limit coverage for a male insured to a lifetime benefit of one sperm cryopreservation procedure.

Proposed law exempts health coverage plans issued without the required coverage upon the written request of an individual or religious employer who states in writing that methods of embryo, oocyte, and sperm cryopreservation procedures are contrary to the individual's or religious employer's religious or moral beliefs.

Proposed law requires any health coverage plan issued without the required coverage to provide written notice to each insured or prospective insured that coverage for embryo, oocyte, and sperm cryopreservation procedures are excluded from coverage pursuant to proposed law.

Proposed law defines "health coverage plan" and "religious employer".

Proposed law applies to all new policies, plans, certificates, and contracts issued on or after Jan. 1, 2019. Existing policies, plans, certificates, and contracts shall include the coverage required by

proposed law on renewal, but in no case later than Jan. 1, 2019.

(Adds R.S. 22:1056)