

GREEN SHEET REDIGEST

HB 186

2023 Regular Session

Davis

INSURANCE/HEALTH. Provides relative to health insurance coverage for standard fertility preservation services.

DIGEST

Proposed law requires a health coverage plan (plan) that provides hospital, medical, or surgical benefits to cover medically necessary expenses for standard fertility preservation services for a covered individual who undergoes a medical treatment for cancer that may directly or indirectly cause iatrogenic infertility. Requires a plan to cover the costs associated with storage of oocytes and sperm for a minimum of three years, but authorizes a plan to exclude such storage costs thereafter.

Proposed law prohibits a plan from requiring preauthorization for coverage, but authorizes a plan to contain provisions for maximum benefits and applications of deductibles, copayments, coinsurances, and reasonable limitations and exclusions to the extent that these applications are not inconsistent with proposed law.

Proposed law authorizes a religious employer to submit to an issuer a written request for exemption when the employer's beliefs and practices conflict with the requirements of proposed law. Requires a religious employer exempt from proposed law to provide written notice of its exemption to prospective enrollees of its plan. Further authorizes an enrollee of a plan provided by his religious employer to purchase, at his own expense, a supplemental insurance policy that covers standard fertility preservation services.

Proposed law defines "health coverage plan", "iatrogenic infertility", "medical treatment that may directly or indirectly cause iatrogenic infertility", "religious employer", and "standard fertility preservation services".

Proposed law may be known and cited as "The Medically Necessary Fertility Preservation Act".

Effective Jan. 1, 2024.

(Adds R.S. 22:1036.1)

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Add that proposed law does not apply to plans offered through the Office of Group Benefits until proposed law has been studied and the legislature specifies an appropriation.
2. Make technical changes.

The Committee Amendments Proposed by House Committee on Appropriations to the engrossed bill:

1. Delete provision relative to applicability of proposed law to plans offered by the Office of Group Benefits.

The House Floor Amendments to the reengrossed bill:

1. Add that proposed law does not prohibit an enrollee of a health coverage plan provided by his religious employer from purchasing, at his own expense, a supplemental insurance policy to cover standard fertility preservation services.

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the re-engrossed bill

1. Applies the Act to health coverage plans issued prior to the January 1, 2024, when renewed but no later than January 1, 2025.