

HOUSE SUMMARY OF SENATE AMENDMENTS

HB 186

2023 Regular Session

Davis

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

Synopsis of Senate Amendments

1. Provides that proposed law becomes effective on Jan. 1, 2024, if an appropriation for proposed law is provided by the legislature.

Digest of Bill as Finally Passed by Senate

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".

Proposed law becomes effective Jan. 1, 2024, if an appropriation for proposed law is provided by the legislature.

(Adds R.S. 22:1036.1)