

**LEGISLATIVE SERVICES AGENCY
OFFICE OF FISCAL AND MANAGEMENT ANALYSIS**

301 State House
(317) 232-9855

FISCAL IMPACT STATEMENT

LS 7273

BILL NUMBER: HB 1331

DATE PREPARED: Apr 6, 1999

BILL AMENDED: Apr 5, 1999

SUBJECT: Insurance Coverage for Infertility Treatment.

FISCAL ANALYST: Alan Gossard

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FUNDS AFFECTED: **GENERAL**
 DEDICATED
 FEDERAL

IMPACT: No Fiscal Impact

Summary of Legislation: (Amended) This bill requires a group health insurance policy or health maintenance organization (HMO) contract that provides pregnancy related benefits to offer to provide coverage for the diagnosis of infertility and coverage for specified infertility treatment procedures in certain circumstances. The bill also requires that the state consider offering this coverage under the state employee health benefit plans.

The bill exempts policies and contracts issued by or to certain entities if fertility treatment procedures violate religious beliefs. It also prohibits coverage for procedures that involve the disposal of fertilized eggs. The bill provides that consideration of coverage or an offer of coverage for services related to the sale or donation of human eggs is not required. It also exempts policies or contracts with a federal governmental entity. The maximum coverage that must be considered or offered is \$15,000 per year.

Effective Date: July 1, 1999.

Explanation of State Expenditures: (Revised) This bill requires group health insurance policies and HMO plans that provide pregnancy benefits to also **offer** to provide coverage for the diagnosis and treatment of infertility. There would be no fiscal impact to the state due to this provision.

Explanation of State Revenues:

Explanation of Local Expenditures:

Explanation of Local Revenues:

State Agencies Affected:

Local Agencies Affected:

Information Sources: Keith Beesley, Department of Personnel, 232-3062.

Griffin, Martha, and William F. Panak, Ph.D., “The Economic Cost of Infertility-Related Services: An Examination of the Massachusetts Infertility Insurance Mandate”, Fertility and Sterility, Vol. 70, No. 1, July 1998, pp. 22-29.

Hidlebaugh, M.D., Dennis, Irwin E. Thompson, M.D., and Merle J. Berger, M.D., “Cost of Assisted Reproductive Technologies for a Health Maintenance Organization”, The Journal of Reproductive Medicine, Vol. 42, No. 9, September 1997, pp. 570-574.