## 98TH GENERAL ASSEMBLY

## State of Illinois

## 2013 and 2014

#### HB3734

by Rep. Robyn Gabel

### SYNOPSIS AS INTRODUCED:

215 ILCS 5/356m

from Ch. 73, par. 968m

Amends the Illinois Insurance Code in the provision concerning infertility coverage. Provides that "infertility" includes iatrogenic infertility and conditions of an individual becoming infertile due to a disease.

LRB098 14474 RPM 49191 b

FISCAL NOTE ACT MAY APPLY

A BILL FOR

HB3734

1

AN ACT concerning regulation.

# 2 Be it enacted by the People of the State of Illinois, 3 represented in the General Assembly:

4 Section 5. The Illinois Insurance Code is amended by 5 changing Section 356m as follows:

6 (215 ILCS 5/356m) (from Ch. 73, par. 968m)

7 Sec. 356m. Infertility coverage.

(a) No group policy of accident and health insurance 8 9 providing coverage for more than 25 employees that provides pregnancy related benefits may be issued, amended, delivered, 10 or renewed in this State after the effective date of this 11 amendatory Act of 1991 unless the policy contains coverage for 12 the diagnosis and treatment of infertility including, but not 13 14 limited to, in vitro fertilization, uterine embryo lavage, artificial 15 embrvo transfer, insemination, gamete 16 intrafallopian tube transfer, zygote intrafallopian tube 17 transfer, and low tubal ovum transfer.

(b) The coverage required under subsection (a) is subjectto the following conditions:

20 (1) Coverage for procedures for in vitro 21 fertilization, gamete intrafallopian tube transfer, or 22 zygote intrafallopian tube transfer shall be required only 23 if: HB3734

1 (A) the covered individual has been unable to 2 attain or sustain a successful pregnancy through 3 reasonable, less costly medically appropriate 4 infertility treatments for which coverage is available 5 under the policy, plan, or contract;

6 (B) the covered individual has not undergone 4 7 completed oocyte retrievals, except that if a live 8 birth follows a completed oocyte retrieval, then 2 more 9 completed oocyte retrievals shall be covered; and

10 (C) the procedures are performed at medical 11 facilities that conform to the American College of 12 Obstetric and Gynecology guidelines for in vitro 13 fertilization clinics or to the American Fertility 14 Society minimal standards for programs of in vitro 15 fertilization.

16 (2) The procedures required to be covered under this 17 Section are not required to be contained in any policy or 18 plan issued to or by a religious institution or 19 organization or to or by an entity sponsored by a religious 20 institution or organization that finds the procedures 21 required to be covered under this Section to violate its 22 religious and moral teachings and beliefs.

(c) For purpose of this Section, "infertility" means the inability to conceive after one year of unprotected sexual intercourse or the inability to sustain a successful pregnancy. "Infertility" includes iatrogenic infertility and conditions HB3734 - 3 - LRB098 14474 RPM 49191 b

- 1 of an individual becoming infertile due to a disease.
- 2 (Source: P.A. 89-669, eff. 1-1-97.)