

# STATE OF NEW YORK

3148--A

2017-2018 Regular Sessions

## IN SENATE

January 20, 2017

Introduced by Sens. SAVINO, ALCANTARA, AVELLA, BAILEY, CARLUCCI, CROCI, HAMILTON, HOYLMAN, KAMINSKY, LATIMER, PERALTA, ROBACH, VALESKY -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the insurance law, in relation to insurance coverage of in vitro fertilization and other fertility preservation treatments

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Paragraph 13 of subsection (i) of section 3216 of the  
2 insurance law is amended by adding three new subparagraphs (C), (D) and  
3 (E) to read as follows:

4 (C) Every policy delivered or issued for delivery in this state that  
5 provides coverage for hospital, surgical or medical care shall provide  
6 coverage for:

7 (i) in vitro fertilization used in the treatment of infertility; and

8 (ii) standard fertility preservation services when a necessary medical  
9 treatment may directly or indirectly cause iatrogenic infertility to a  
10 covered person.

11 (D) (i) For the purposes of subparagraph (C) of this paragraph,  
12 "infertility" means a disease or condition characterized by the incapac-  
13 ity to impregnate another person or to conceive, as diagnosed or deter-  
14 mined (I) by a physician licensed to practice medicine in this state, or  
15 (II) by the failure to establish a clinical pregnancy after twelve  
16 months of regular, unprotected sexual intercourse, or after six months  
17 of regular, unprotected sexual intercourse in the case of a female thir-  
18 ty-five years of age or older.

19 (ii) For the purposes of subparagraph (C) of this paragraph, "iatro-  
20 genic infertility" means an impairment of fertility by surgery, radi-  
21 ation, chemotherapy or other medical treatment affecting reproductive  
22 organs or processes.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets  
[-] is old law to be omitted.

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1 (E) No insurer providing coverage under this paragraph shall discrimi-  
2 nate based on a covered individual's expected length of life, present or  
3 predicted disability, degree of medical dependency, perceived quality of  
4 life, or other health conditions, nor based on personal characteristics,  
5 including age, sex, sexual orientation, marital status or gender identi-  
6 ty.

7 § 2. Paragraph 6 of subsection (k) of section 3221 of the insurance  
8 law is amended by adding three new subparagraphs (E), (F) and (G) to  
9 read as follows:

10 (E) Every group policy delivered or issued for delivery in this state  
11 that provides hospital, surgical or medical coverage shall provide  
12 coverage for:

13 (i) in vitro fertilization used in the treatment of infertility; and  
14 (ii) standard fertility preservation services when a necessary medical  
15 treatment may directly or indirectly cause iatrogenic infertility to a  
16 covered person.

17 (F) (i) For the purposes of subparagraph (E) of this paragraph,  
18 "infertility" means a disease or condition characterized by the incapac-  
19 ity to impregnate another person or to conceive, as diagnosed or deter-  
20 mined (I) by a physician licensed to practice medicine in this state, or  
21 (II) by the failure to establish a clinical pregnancy after twelve  
22 months of regular, unprotected sexual intercourse, or after six months  
23 of regular, unprotected sexual intercourse in the case of a female thir-  
24 ty-five years of age or older.

25 (ii) For the purposes of subparagraph (E) of this paragraph, "iatro-  
26 genic infertility" means an impairment of fertility by surgery, radi-  
27 ation, chemotherapy or other medical treatment affecting reproductive  
28 organs or processes.

29 (G) No insurer providing coverage under this paragraph shall discrimi-  
30 nate based on a covered individual's expected length of life, present or  
31 predicted disability, degree of medical dependency, perceived quality of  
32 life, or other health conditions, nor based on personal characteristics,  
33 including age, sex, sexual orientation, marital status or gender identi-  
34 ty.

35 § 3. Subsection (s) of section 4303 of the insurance law, as amended  
36 by section 2 of part F of chapter 82 of the laws of 2002, is amended by  
37 adding three new paragraphs (5), (6) and (7) to read as follows:

38 (5) Every contract issued by a medical expense indemnity corporation,  
39 hospital service corporation or health service corporation for delivery  
40 in this state that provides hospital, surgical or medical coverage shall  
41 provide coverage for:

42 (A) in vitro fertilization used in the treatment of infertility; and  
43 (B) standard fertility preservation services when a necessary medical  
44 treatment may directly or indirectly cause iatrogenic infertility to a  
45 covered person.

46 (6) (A) For the purposes of paragraph five of this subsection, "infer-  
47 tility" means a disease or condition characterized by the incapacity to  
48 impregnate another person or to conceive, as diagnosed or determined (i)  
49 by a physician licensed to practice medicine in this state, or (ii) by  
50 the failure to establish a clinical pregnancy after twelve months of  
51 regular, unprotected sexual intercourse, or after six months of regular,  
52 unprotected sexual intercourse in the case of a female thirty-five years  
53 of age or older.

54 (B) For the purposes of paragraph five of this subsection, "iatrogenic  
55 infertility" means an impairment of fertility by surgery, radiation,

1 chemotherapy or other medical treatment affecting reproductive organs or  
2 processes.

3 (7) No medical expense indemnity corporation, hospital service corpo-  
4 ration or health service corporation providing coverage under this  
5 subsection shall discriminate based on a covered individual's expected  
6 length of life, present or predicted disability, degree of medical  
7 dependency, perceived quality of life, or other health conditions, nor  
8 based on personal characteristics, including age, sex, sexual orien-  
9 tation, marital status or gender identity.

10 § 4. Subparagraph (C) of paragraph 6 of subsection (k) of section 3221  
11 of the insurance law, as amended by section 1 of part K of chapter 82 of  
12 the laws of 2002, is amended to read as follows:

13 (C) Coverage of diagnostic and treatment procedures, including  
14 prescription drugs, used in the diagnosis and treatment of infertility  
15 as required by subparagraphs (A) and (B) of this paragraph shall be  
16 provided in accordance with the provisions of this subparagraph.

17 (i) [~~Coverage shall be provided for persons whose ages range from~~  
18 ~~twenty-one through forty-four years, provided that nothing herein shall~~  
19 ~~preclude the provision of coverage to persons whose age is below or~~  
20 ~~above such range.~~

21 (ii)] Diagnosis and treatment of infertility shall be prescribed as  
22 part of a physician's overall plan of care and consistent with the  
23 guidelines for coverage as referenced in this subparagraph.

24 [(iii)] (ii) Coverage may be subject to co-payments, coinsurance and  
25 deductibles as may be deemed appropriate by the superintendent and as  
26 are consistent with those established for other benefits within a given  
27 policy.

28 [~~(iv) Coverage shall be limited to those individuals who have been~~  
29 ~~previously covered under the policy for a period of not less than twelve~~  
30 ~~months, provided that for the purposes of this subparagraph "period of~~  
31 ~~not less than twelve months" shall be determined by calculating such~~  
32 ~~time from either the date the insured was first covered under the exist-~~  
33 ~~ing policy or from the date the insured was first covered by a previous-~~  
34 ~~ly in-force converted policy, whichever is earlier.~~

35 (v)] (iii) Coverage shall not be required to include the diagnosis and  
36 treatment of infertility in connection with: (I) [~~in vitro fertiliza-~~  
37 ~~tion, gamete intrafallopian tube transfers or zygote intrafallopian tube~~  
38 ~~transfers; (II)] the reversal of elective sterilizations; [(III)] (II)  
39 sex change procedures; [(IV)] (III) cloning; or [(V)] (IV) medical or  
40 surgical services or procedures that are deemed to be experimental in  
41 accordance with clinical guidelines referenced in clause [(vi)] (iv) of  
42 this subparagraph.~~

43 [(vi)] (iv) The superintendent, in consultation with the commissioner  
44 of health, shall promulgate regulations which shall stipulate the guide-  
45 lines and standards which shall be used in carrying out the provisions  
46 of this subparagraph, which shall include:

47 (I) [~~The determination of "infertility" in accordance with the stand-~~  
48 ~~ards and guidelines established and adopted by the American College of~~  
49 ~~Obstetricians and Gynecologists and the American Society for Reproductive~~  
50 ~~Medicine;~~

51 (II)] The identification of experimental procedures and treatments not  
52 covered for the diagnosis and treatment of infertility determined in  
53 accordance with the standards and guidelines established and adopted by  
54 the American College of Obstetricians and Gynecologists and the American  
55 Society for Reproductive Medicine;

1     ~~[(III)]~~ (II) The identification of the required training, experience  
2 and other standards for health care providers for the provision of  
3 procedures and treatments for the diagnosis and treatment of infertility  
4 determined in accordance with the standards and guidelines established  
5 and adopted by the American College of Obstetricians and Gynecologists  
6 and the American Society for Reproductive Medicine; and

7     ~~[(IV)]~~ (III) The determination of appropriate medical candidates by  
8 the treating physician in accordance with the standards and guidelines  
9 established and adopted by the American College of Obstetricians and  
10 Gynecologists and/or the American Society for Reproductive Medicine.

11     § 5. Paragraph 3 of subsection (s) of section 4303 of the insurance  
12 law, as amended by section 2 of part K of chapter 82 of the laws of  
13 2002, is amended to read as follows:

14     (3) Coverage of diagnostic and treatment procedures, including  
15 prescription drugs used in the diagnosis and treatment of infertility as  
16 required by paragraphs one and two of this subsection shall be provided  
17 in accordance with this paragraph.

18     (A) ~~[Coverage shall be provided for persons whose ages range from~~  
19 ~~twenty-one through forty-four years, provided that nothing herein shall~~  
20 ~~preclude the provision of coverage to persons whose age is below or~~  
21 ~~above such range.~~

22     ~~(B)]~~ Diagnosis and treatment of infertility shall be prescribed as  
23 part of a physician's overall plan of care and consistent with the  
24 guidelines for coverage as referenced in this paragraph.

25     ~~[(C)]~~ (B) Coverage may be subject to co-payments, coinsurance and  
26 deductibles as may be deemed appropriate by the superintendent and as  
27 are consistent with those established for other benefits within a given  
28 policy.

29     ~~[(D) Coverage shall be limited to those individuals who have been~~  
30 ~~previously covered under the policy for a period of not less than twelve~~  
31 ~~months, provided that for the purposes of this paragraph "period of not~~  
32 ~~less than twelve months" shall be determined by calculating such time~~  
33 ~~from either the date the insured was first covered under the existing~~  
34 ~~policy or from the date the insured was first covered by a previously~~  
35 ~~in force converted policy, whichever is earlier.~~

36     ~~(E)]~~ (C) Coverage shall not be required to include the diagnosis and  
37 treatment of infertility in connection with: (i) ~~[in vitro fertiliza-~~  
38 ~~tion, gamete intrafallopian tube transfers or zygote intrafallopian tube~~  
39 ~~transfers; (ii)]~~ the reversal of elective sterilizations; ~~[(iii)]~~ (ii)  
40 sex change procedures; ~~[(iv)]~~ (iii) cloning; or ~~[(v)]~~ (iv) medical or  
41 surgical services or procedures that are deemed to be experimental in  
42 accordance with clinical guidelines referenced in subparagraph ~~[(F)]~~ (D)  
43 of this paragraph.

44     ~~[(F)]~~ (D) The superintendent, in consultation with the commissioner of  
45 health, shall promulgate regulations which shall stipulate the guide-  
46 lines and standards which shall be used in carrying out the provisions  
47 of this paragraph, which shall include:

48     (i) ~~[The determination of "infertility" in accordance with the stand-~~  
49 ~~ards and guidelines established and adopted by the American College of~~  
50 ~~Obstetricians and Gynecologists and the American Society for Reproduc-~~  
51 ~~tive Medicine;~~

52     ~~(ii)]~~ The identification of experimental procedures and treatments not  
53 covered for the diagnosis and treatment of infertility determined in  
54 accordance with the standards and guidelines established and adopted by  
55 the American College of Obstetricians and Gynecologists and the American  
56 Society for Reproductive Medicine;

1    [~~(iii)~~] (ii) The identification of the required training, experience  
2 and other standards for health care providers for the provision of  
3 procedures and treatments for the diagnosis and treatment of infertility  
4 determined in accordance with the standards and guidelines established  
5 and adopted by the American College of Obstetricians and Gynecologists  
6 and the American Society for Reproductive Medicine; and  
7    [~~(iv)~~] (iii) The determination of appropriate medical candidates by  
8 the treating physician in accordance with the standards and guidelines  
9 established and adopted by the American College of Obstetricians and  
10 Gynecologists and/or the American Society for Reproductive Medicine.  
11    § 6. This act shall take effect on the first day of January next  
12 succeeding the date on which it shall have become a law and shall apply  
13 to all policies issued, renewed, altered or modified on or after such  
14 date.