

STATE OF NEW YORK

5734

2025-2026 Regular Sessions

IN SENATE

February 28, 2025

Introduced by Sen. SCARCELLA-SPANTON -- read twice and ordered printed,
and when printed to be committed to the Committee on Women's Issues

AN ACT to amend the insurance law, in relation to expanding insurance
coverage of in vitro fertilization, including individual health insur-
ance policy coverage

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

1 Section 1. Item (vii) of subparagraph (C) of paragraph 6 of subsection
2 (k) of section 3221 of the insurance law, as amended by section 1 of
3 part L of chapter 57 of the laws of 2019, is amended to read as follows:

4 (vii) Every large group policy delivered or issued for delivery in
5 this state that provides medical, major medical or similar comprehen-
6 sive-type coverage shall provide coverage for three [~~cycles of in vitro~~
7 complete oocyte retrievals and in vitro fertilization used in the treat-
8 ment of infertility with unlimited embryo transfers from fresh or frozen
9 oocytes or embryos from a covered retrieval. Coverage may be subject to
10 annual deductibles and coinsurance, including copayments, as may be
11 deemed appropriate by the superintendent and as are consistent with
12 those established for other benefits within a given policy. [~~For~~
13 ~~purposes of this item, a "cycle" is defined as either all treatment that~~
14 ~~starts when: preparatory medications are administered for ovarian stimu-~~
15 ~~lation for oocyte retrieval with the intent of undergoing in vitro~~
16 ~~fertilization using a fresh embryo transfer, or medications are adminis-~~
17 ~~tered for endometrial preparation with the intent of undergoing in vitro~~
18 ~~fertilization using a frozen embryo transfer.~~]

19 § 2. Subparagraph (G) of paragraph 3 of subsection (s) of section 4303
20 of the insurance law, as amended by section 2 of part L of chapter 57 of
21 the laws of 2019, is amended to read as follows:

22 (G) Every large group contract that provides medical, major medical or
23 similar comprehensive-type coverage shall provide coverage for three
24 [~~cycles of in vitro~~ complete oocyte retrievals and in vitro fertiliza-

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

LBD05127-01-5

1 tion used in the treatment of infertility with unlimited embryo trans-
2 fers from fresh or frozen oocytes or embryos from a covered retrieval.
3 Coverage may be subject to annual deductibles and coinsurance, including
4 copayments, as may be deemed appropriate by the superintendent and as
5 are consistent with those established for other benefits within a given
6 contract. [~~For purposes of this subparagraph, a "cycle" is defined as~~
7 ~~either all treatment that starts when: preparatory medications are~~
8 ~~administered for ovarian stimulation for oocyte retrieval with the~~
9 ~~intent of undergoing in-vitro fertilization using a fresh embryo trans-~~
10 ~~fer, or medications are administered for endometrial preparation with~~
11 ~~the intent of undergoing in vitro fertilization using a frozen embryo~~
12 ~~transfer.]~~

13 § 3. Paragraph 13 of subsection (i) of section 3216 of the insurance
14 law, as added by chapter 897 of the laws of 1990 and renumbered by chap-
15 ter 131 of the laws of 1992 and subparagraph (C) as added by section 3
16 of part L of chapter 57 of the laws of 2019, is amended to read as
17 follows:

18 (13) (A) Every policy which provides coverage for hospital care shall
19 not exclude coverage for hospital care for diagnosis and treatment of
20 correctable medical conditions otherwise covered by the policy solely
21 because the medical condition results in infertility[+]; provided,
22 however that:

23 (i) subject to the provisions of subparagraph (C) of this paragraph,
24 in no case shall such coverage exclude surgical or medical procedures
25 provided as part of such hospital care which would correct malformation,
26 disease or dysfunction resulting in infertility; and

27 (ii) provided, further however, that subject to the provisions of
28 subparagraph (C) of this paragraph, in no case shall such coverage
29 exclude diagnostic tests and procedures provided as part of such hospi-
30 tal care that are necessary to determine infertility or that are neces-
31 sary in connection with any surgical or medical treatments or
32 prescription drug coverage provided pursuant to this paragraph, includ-
33 ing such diagnostic tests and procedures as hysterosalpingogram, hyster-
34 oscopy, endometrial biopsy, laparoscopy, sono-hysterogram, post coital
35 tests, testis biopsy, semen analysis, blood tests and ultrasound; and

36 (iii) provided, further however, every such policy which provides
37 coverage for prescription drugs shall include, within such coverage,
38 coverage for prescription drugs approved by the federal Food and Drug
39 Administration for use in the diagnosis and treatment of infertility in
40 accordance with subparagraph (C) of this paragraph.

41 (B) Every policy which provides coverage for surgical and medical care
42 shall not exclude coverage for surgical and medical care for diagnosis
43 and treatment of correctable medical conditions otherwise covered by the
44 policy solely because the medical condition results in infertility[+];
45 provided, however that:

46 (i) subject to the provisions of subparagraph (C) of this paragraph,
47 in no case shall such coverage exclude surgical or medical procedures
48 which would correct malformation, disease or dysfunction resulting in
49 infertility; and

50 (ii) provided, further however, that subject to the provisions of
51 subparagraph (C) of this paragraph, in no case shall such coverage
52 exclude diagnostic tests and procedures that are necessary to determine
53 infertility or that are necessary in connection with any surgical or
54 medical treatments or prescription drug coverage provided pursuant to
55 this paragraph, including such diagnostic tests and procedures as
56 hysterosalpingogram, hysteroscopy, endometrial biopsy, laparoscopy,

1 sono-hystero-gram, post coital tests, testis biopsy, semen analysis,
2 blood tests and ultrasound; and

3 (iii) provided, further however, every such policy which provides
4 coverage for prescription drugs shall include, within such coverage,
5 coverage for prescription drugs approved by the federal Food and Drug
6 Administration for use in the diagnosis and treatment of infertility in
7 accordance with subparagraph (C) of this paragraph.

8 ~~(C) [Every policy that provides medical, major medical or similar~~
9 ~~comprehensive-type coverage shall provide coverage for]~~ Coverage of
10 diagnostic and treatment procedures, including prescription drugs, used
11 in the diagnosis and treatment of infertility as required by subpara-
12 graphs (A) and (B) of this paragraph shall be provided in accordance
13 with the provisions of this subparagraph.

14 (i) Diagnosis and treatment of infertility shall be prescribed as part
15 of a physician's overall plan of care and consistent with the guidelines
16 for coverage as referenced in this subparagraph.

17 (ii) Coverage may be subject to co-payments, coinsurance and deduct-
18 ibles as may be deemed appropriate by the superintendent and as are
19 consistent with those established for other benefits within a given
20 policy.

21 (iii) Except as provided in items (vi) and (vii) of this subparagraph,
22 coverage shall not be required to include the diagnosis and treatment of
23 infertility in connection with: (I) in vitro fertilization, gamete
24 intrafallopian tube transfers or zygote intrafallopian tube transfers;
25 (II) the reversal of elective sterilizations; (III) sex change proce-
26 dures; (IV) cloning; or (V) medical or surgical services or procedures
27 that are deemed to be experimental in accordance with clinical guide-
28 lines referenced in item (iv) of this subparagraph.

29 (iv) The superintendent, in consultation with the commissioner of
30 health, shall promulgate regulations which shall stipulate the guide-
31 lines and standards which shall be used in carrying out the provisions
32 of this subparagraph, which shall include:

33 (I) The identification of experimental procedures and treatments not
34 covered for the diagnosis and treatment of infertility determined in
35 accordance with the standards and guidelines established and adopted by
36 the American College of Obstetricians and Gynecologists and the American
37 Society for Reproductive Medicine;

38 (II) The identification of the required training, experience and other
39 standards for health care providers for the provision of procedures and
40 treatments for the diagnosis and treatment of infertility determined in
41 accordance with the standards and guidelines established and adopted by
42 the American College of Obstetricians and Gynecologists and the American
43 Society for Reproductive Medicine; and

44 (III) The determination of appropriate medical candidates by the
45 treating physician in accordance with the standards and guidelines
46 established and adopted by the American College of Obstetricians and
47 Gynecologists and/or the American Society for Reproductive Medicine.

48 (v) Coverage shall also include standard fertility preservation
49 services when a medical treatment may directly or indirectly cause
50 iatrogenic infertility to an insured. Coverage may be subject to annual
51 deductibles and coinsurance, including copayments, as may be deemed
52 appropriate by the superintendent and as are consistent with those
53 established for other benefits within a given policy.

54 ~~(+)~~ (vi) Every policy which provides coverage for hospital care
55 shall provide coverage for three complete oocyte retrievals and in vitro
56 fertilization used in the treatment of infertility with unlimited embryo

1 transfers from fresh or frozen oocytes or embryos from a covered
2 retrieval. Coverage may be subject to annual deductibles and coinsu-
3 rance, including copayments, as may be deemed appropriate by the super-
4 intendent and as are consistent with those established for other bene-
5 fits within a given policy.

6 (vii) (I) For the purposes of this paragraph, "infertility" means a
7 disease or condition characterized by the incapacity to impregnate
8 another person or to conceive, defined by the failure to establish a
9 clinical pregnancy after twelve months of regular, unprotected sexual
10 intercourse or therapeutic donor insemination, or after six months of
11 regular, unprotected sexual intercourse or therapeutic donor insemi-
12 nation for a female thirty-five years of age or older. Earlier evaluation
13 and treatment may be warranted based on an individual's medical history
14 or physical findings.

15 (II) For purposes of this [subparagraph] paragraph, "iatrogenic infer-
16 tility" means an impairment of fertility by surgery, radiation, chemoth-
17 erapy or other medical treatment affecting reproductive organs or proc-
18 esses.

19 [~~(ii)~~] (viii) No insurer providing coverage under this paragraph shall
20 discriminate based on an insured's expected length of life, present or
21 predicted disability, degree of medical dependency, perceived quality of
22 life, or other health conditions, nor based on personal characteristics,
23 including age, sex, sexual orientation, marital status or gender identi-
24 ty.

25 (D) Every policy that provides coverage for prescription fertility
26 drugs and requires or permits prescription drugs to be purchased through
27 a network participating mail order or other non-retail pharmacy shall
28 provide the same coverage for prescription fertility drugs when such
29 drugs are purchased from a network participating non-mail order retail
30 pharmacy provided that the network participating non-mail order retail
31 pharmacy agrees in advance through a contractual network agreement, to
32 the same reimbursement amount, as well as the same applicable terms and
33 conditions, that the insurer has established for a network participating
34 mail order or other non-retail pharmacy. In such case, the policy shall
35 not impose any fee, co-payment, coinsurance, deductible or other condi-
36 tion on any covered person who elects to purchase prescription fertility
37 drugs through a network participating non-mail order retail pharmacy
38 that it does not impose on any covered person who purchases prescription
39 fertility drugs through a network participating mail order or other
40 non-retail pharmacy; provided, however, that the provisions of this
41 section shall not supersede the terms of a collective bargaining agree-
42 ment or apply to a policy that is the result of a collective bargaining
43 agreement between an employer and a recognized or certified employee
44 organization.

45 § 4. This act shall take effect January 1, 2026, and shall apply to
46 policies and contracts issued, renewed, modified, altered or amended on
47 or after such date.