
A BILL FOR AN ACT

RELATING TO IN VITRO FERTILIZATION INSURANCE COVERAGE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The legislature finds that infertility is a
2 disease of the reproductive system that impairs and
3 substantially limits an individual's major life activity of
4 reproduction. In the United States, infertility affects
5 approximately seven million women and their partners.
6 Approximately twelve per cent of women of childbearing age have
7 used an infertility service. Since 1978, in vitro fertilization
8 has provided a necessary solution for many diagnosed with
9 infertility who desire to have a child and be a parent.

10 The legislature further finds that since 1987, Hawaii has
11 required insurance coverage for the treatment of infertility
12 through in vitro fertilization. The current law only provides
13 for a one-time benefit; applies only to the insured or insured's
14 spouse; requires fertilization with sperm from the patient's
15 spouse; requires a history of infertility for at least five
16 years; requires previous attempts at pregnancy through other
17 applicable infertility treatments for which coverage is



1 available; and applies only to a limited number of medical
2 conditions associated with infertility.

3 The purpose of this Act is to provide in vitro
4 fertilization insurance coverage for women who are diagnosed
5 with infertility by requiring non-discriminatory coverage and
6 ensuring quality of care in the diagnosis and treatment of
7 infertility. It is the intent of the legislature to exempt
8 religious institutions and organizations that believe the
9 covered procedures violate their religious and moral teachings
10 and beliefs. It is also the intent of the legislature that this
11 Act not apply to the federal medicaid program.

12 SECTION 2. Section 431:10A-116.5, Hawaii Revised Statutes,
13 is amended by amending subsections (a) and (b) to read as
14 follows:

15 "(a) All individual and group accident and health or
16 sickness insurance policies which provide pregnancy-related
17 benefits shall include in addition to any other benefits for
18 treating infertility, a one-time only benefit for all outpatient
19 expenses arising from in vitro fertilization procedures
20 performed on the insured or the insured's dependent [~~spouse~~];
21 provided that:



1 (1) Benefits under this section shall be provided to the
2 same extent as the benefits provided for other
3 pregnancy-related benefits;

4 (2) The patient is the insured or a covered dependent of
5 the insured;

6 ~~[(3) The patient's oocytes are fertilized with the
7 patient's spouse's sperm;~~

8 ~~(4) The:~~

9 ~~(A) Patient and the patient's spouse have a history
10 of infertility of at least five years' duration;
11 or~~

12 ~~(B) Infertility]~~ (3) The infertility is associated
13 with one or more of the following medical
14 conditions:

15 ~~[(i)]~~ (A) Endometriosis;

16 ~~[(ii)]~~ (B) Exposure in utero to
17 diethylstilbestrol, commonly known as DES;

18 ~~[(iii)]~~ (C) Blockage of, or surgical removal of,
19 one or both fallopian tubes (lateral or
20 bilateral salpingectomy); or



1 [~~(iv)~~] (D) Abnormal male factors contributing to
2 the infertility;

3 [~~(5)~~] (4) The patient has been unable to attain a
4 successful pregnancy through other applicable
5 infertility treatments for which coverage [~~is~~] shall
6 be available under the insurance contract [~~+~~], unless
7 the patient's physician determines that those
8 treatments are likely to be unsuccessful; and

9 [~~(6)~~] (5) The in vitro fertilization procedures are
10 performed at medical facilities that conform to the
11 American College of Obstetricians and Gynecologists
12 guidelines for in vitro fertilization clinics or to
13 the American Society for Reproductive Medicine minimal
14 standards for programs of in vitro fertilization.

15 (b) For the purposes of this section, the term [~~"spouse"~~
16 ~~means a person who is lawfully married to the patient under the~~
17 ~~laws of the State.~~] "infertility" means a disease, defined by
18 the failure to achieve a successful pregnancy after twelve
19 months or more of appropriate, timed unprotected intercourse or
20 therapeutic donor insemination. Earlier evaluation and
21 treatment may be justified based on medical history and physical



1 findings and is warranted after six months for women over
2 thirty-five years of age."

3 SECTION 3. Section 432:1-604, Hawaii Revised Statutes, is
4 amended by amending subsections (a) and (b) to read as follows:

5 "(a) All individual and group hospital or medical service
6 plan contracts which provide pregnancy-related benefits shall
7 include in addition to any other benefits for treating
8 infertility, a one-time only benefit for all outpatient expenses
9 arising from in vitro fertilization procedures performed on the
10 subscriber or member or the subscriber's or member's dependent
11 [spouse]; provided that:

12 (1) Benefits under this section shall be provided to the
13 same extent as the benefits provided for other
14 pregnancy-related benefits;

15 (2) The patient is a subscriber or member or covered
16 dependent of the subscriber or member;

17 ~~(3) The patient's oocytes are fertilized with the~~
18 ~~patient's spouse's sperm;~~

19 ~~(4) The:~~



1 ~~(A)~~ Patient and the patient's spouse have a history
2 of infertility of at least five years' duration,
3 or

4 ~~(B)~~ Infertility] (3) The infertility is associated
5 with one or more of the following medical
6 conditions:

7 ~~[(i)]~~ (A) Endometriosis;

8 ~~[(ii)]~~ (B) Exposure in utero to
9 diethylstilbestrol, commonly known as DES;

10 ~~[(iii)]~~ (C) Blockage of, or surgical removal of,
11 one or both fallopian tubes (lateral or
12 bilateral salpingectomy); or

13 ~~[(iv)]~~ (D) Abnormal male factors contributing to
14 the infertility;

15 ~~[(5)]~~ (4) The patient has been unable to attain a
16 successful pregnancy through other applicable
17 infertility treatments for which coverage ~~[is]~~ shall
18 be available under the contract ~~[,]~~ unless the
19 patient's physician determines that the treatments are
20 unlikely to succeed; and



H.B. NO. 677

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JAN 20 2017



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Report Title:

In Vitro Fertilization Procedure Coverage

Description:

Amends insurance coverage requirements for in vitro fertilization to allow for expanded applicability.

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.

