

By: McCoy

To: Insurance

HOUSE BILL NO. 702

1 AN ACT TO REQUIRE THAT CERTAIN HEALTH INSURANCE POLICIES
2 PROVIDE COVERED BENEFITS FOR THE TREATMENT OF INFERTILITY; AND FOR
3 RELATED PURPOSES.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

5 SECTION 1. (1) All alternative delivery systems and all
6 individual and group health insurance policies, plans or programs
7 regulated by the State of Mississippi shall provide covered
8 benefits for the diagnosis and treatment of infertility, except
9 for policies which only provide coverage for specified diseases
10 and other limited benefit health insurance policies and negotiated
11 labor contracts.

12 (2) Covered benefits for inpatient treatment of infertility
13 in insurance policies and other contracts shall be limited to
14 inpatient services certified as necessary by a health service
15 provider.

16 (3) Covered benefits for outpatient treatment of infertility
17 in insurance policies and other contracts shall be limited to
18 outpatient services certified as necessary by a health service
19 provider.

20 (4) Before an insured party may qualify to receive benefits
21 under this section, a health service provider shall certify that

22 the individual is infertile and shall refer the individual for the
23 appropriate treatment.

24 (5) All infertility treatment or services with respect to
25 such treatment eligible for health insurance coverage shall be
26 subject to professional utilization and peer review procedures.

27 (6) The provisions of this section shall apply only to
28 alternative delivery systems and individual and group health
29 insurance policies, plans or programs issued or renewed after July
30 1, 2000.

31 (7) For purposes of this section, "infertility" means a
32 disease or condition that results in the abnormal functioning of
33 the male or female reproductive system and includes conception
34 difficulty and the inability to carry a pregnancy that results in
35 a live birth.

36 (8) The lifetime payments for treatment of infertility shall
37 be no less than Fifteen Thousand Dollars (\$15,000.00).

38 SECTION 2. This act shall take effect and be in force from
39 and after July 1, 2000.