MISSISSIPPI LEGISLATURE
REGULAR SESSION 2001

By: Representative McCoy
To: Insurance

HOUSE BILL NO. 373

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

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

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

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

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

(4) Before an insured party may qualify to receive benefits under this section, a health service provider shall certify that the individual is infertile and shall refer the individual for the appropriate treatment.

(5) All infertility treatment or services with respect to such treatment eligible for health insurance coverage shall be subject to professional utilization and peer review procedures.
(6) The provisions of this section shall apply only to alternative delivery systems and individual and group health insurance policies, plans or programs issued or renewed after July 1, 2001.

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

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

SECTION 2. This act shall take effect and be in force from and after July 1, 2001.