

By: Representative Staples

To: Insurance;  
Appropriations

HOUSE BILL NO. 1484

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) Every alternative delivery system, every  
6 individual and group health medical and hospitalization insurance  
7 policy, certificate, plan or program, and every subscriber  
8 contract provided by a nonprofit health service plan, corporation  
9 or health maintenance organization, that is regulated by the State  
10 of Mississippi and issued, renewed or continued after July 1,  
11 2007, shall provide covered benefits for the diagnosis and  
12 treatment of infertility, except for policies which only provide  
13 coverage for specified diseases and other limited benefit health  
14 insurance policies and negotiated labor contracts.

15 (2) Covered benefits for inpatient or outpatient treatment  
16 of infertility in insurance policies and other contracts shall be  
17 limited to such inpatient or outpatient services, as the case may  
18 be, that are certified as necessary by a health service provider.

19 (3) The benefits provided in this section shall be subject  
20 to the same annual deductibles or coinsurance established for all  
21 other covered benefits within a given policy or contract. Before  
22 an insured party may qualify to receive benefits under this  
23 section, a health service provider shall certify that the  
24 individual is infertile and shall refer the individual for the  
25 appropriate treatment.

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

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

34           (6) The lifetime payments for treatment of infertility shall  
35 be no less than Twenty Thousand Dollars (\$20,000.00).

36           (7) The Commissioner of Insurance shall enforce the  
37 provisions of this section.

38           **SECTION 2.** This act shall take effect and be in force from  
39 and after July 1, 2007.