

HOUSE BILL NO. 6486

December 02, 2020, Introduced by Rep. Miller and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3406v.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3406v. (1) A health insurance policy delivered, issued
2 for delivery, or renewed in this state that provides pregnancy
3 coverage must include coverage for an outpatient in vitro
4 fertilization procedure if all of the following conditions are met:
5 (a) The fertilization or attempted fertilization of the
6 insured patient's oocytes is made with the sperm of only the

1 insured patient's spouse.

2 (b) The insured patient and the insured patient's spouse have
3 a history of infertility of at least 5 continuous years' duration
4 or the infertility is associated with any of the following:

5 (i) Endometriosis.

6 (ii) Exposure in utero to diethylstilbestrol.

7 (iii) Blockage of or surgical removal of 1 or both fallopian
8 tubes.

9 (iv) Oligospermia.

10 (c) The insured patient has been unable to attain a successful
11 pregnancy through any less costly applicable infertility treatment
12 for which coverage is available under the health insurance policy.

13 (d) The in vitro fertilization procedure is performed at a
14 health facility that conforms to the minimum standards for programs
15 of in vitro fertilization adopted by the American Society for
16 Reproductive Medicine. As used in this subdivision, "health
17 facility" means that term as defined in section 2006.

18 (2) Coverage under subsection (1) must not be subject to any
19 dollar limit, copayment, deductible, or coinsurance provision that
20 does not apply to pregnancy coverage generally.

21 Enacting section 1. This amendatory act applies to policies
22 delivered, executed, issued, amended, adjusted, or renewed in this
23 state, or outside of this state if covering residents of this
24 state, after December 31, 2022.