

Subject Coverage of infertility treatment

Authors Kotyza-Witthuhn

Analyst Larie Ann Pampuch (larie.pampuch@house.mn.gov)

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Overview

This bill requires health plan companies, medical assistance, and MinnesotaCare to cover treatment for infertility and fertility preservation services.

Summary

Section	Description
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1	[62Q.60] Coverage of infertility treatment.
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Subd. 1. Scope. Applies this section to all health plans that provide maternity benefits to Minnesota residents.

Subd. 2. Definitions. Defines “diagnosis of and treatment for infertility,” “infertility,” and “standard fertility preservation services.”

Subd. 3. Required coverage. Requires health plans to cover comprehensive fertility treatment, which does not include reversal of an elective sterilization.

Subd. 4. Cost-sharing requirements. Prohibits a health plan from imposing greater cost-sharing on infertility treatments than it does on maternity care.

Subd. 5. Exclusions and limitations. Prohibits a health plan from imposing a benefit maximum, waiting period, utilization review, referral requirement, or other limitation on infertility treatment that is not applied to maternity care.

Subd. 6. Reimbursement. Requires the commissioner of commerce to reimburse health plan companies for the coverage under this section.

Subd. 7. Appropriation. Appropriates each fiscal year the amount necessary to make the payments under subdivision 6 to the commissioner of commerce.

Effective date. This section is effective January 1, 2026.

2	Drugs.
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Deletes prohibition on medical assistance covering fertility drugs.

Section	Description
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Effective date. This section is effective January 1, 2026, or upon federal approval, whichever is later.

3 **Infertility treatment.**

Requires medical assistance to provide the coverage required by section 1, unless compliance would prevent the state from receiving federal financial participation or result in a lower level of coverage or reduced access to coverage for medical assistance enrollees.

Effective date. This section is effective January 1, 2026, or upon federal approval, whichever is later.

4 **Appropriations; infertility treatment coverage.**

Subd. 1. Medical assistance. Provides a blank appropriation from the general fund to the commissioner of human services for medical assistance coverage of infertility treatment and fertility preservation services.

Subd. 2. MinnesotaCare. Provides a blank appropriation from the general fund to the commissioner of human services for MinnesotaCare coverage of infertility treatment and fertility preservation services.

Subd. 3. Defrayal of costs. Provides a blank appropriation from the general fund to the commissioner of commerce to defray the costs of infertility treatment and fertility preservation services.

Subd. 4. Administrative costs. Provides a blank appropriation from the general fund to the commissioner of commerce for administrative costs to implement the mandated coverage of infertility treatment and fertility preservation services.



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