

Subject Coverage of infertility treatment

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Overview

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

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. Requires, beginning in fiscal year 2028, an amount necessary to make the payments under subdivision 6 be appropriated to the commissioner of commerce.

Effective date. This section is effective January 1, 2027.

Section	Description
2	<p>Religious objections.</p> <p>Adds cross-reference to section 1 to the statute which allows exempt organizations to not provide coverage and eligible organizations to provide separate payments for the benefits.</p> <p>Effective date. This section is effective January 1, 2027.</p>
3	<p>Drugs.</p> <p>Deletes prohibition on medical assistance covering fertility drugs.</p> <p>Effective date. This section is effective January 1, 2027, or upon federal approval, whichever is later.</p>
4	<p>Infertility treatment.</p> <p>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.</p> <p>Effective date. This section is effective January 1, 2027, or upon federal approval, whichever is later.</p>
5	<p>Appropriations; infertility treatment coverage.</p> <p>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.</p> <p>Subd. 2. MinnesotaCare. Provides a blank appropriation from the general fund to the commissioner of human services for MinnesotaCare coverage of infertility treatment.</p>



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