

STATEMENT TO S3627 AND A5235
INTRODUCED IN NEW JERSEY IN 2023

This bill updates current law on health insurance coverage of infertility by requiring health insurance carriers (which include hospital service corporations, medical service corporations, health service corporations, health maintenance organizations authorized to issue health benefits plans in New Jersey, individual and small employer health benefits plans, and any entities contracted to administer health benefits in connection with the State Health Benefits Program and School Employees' Health Benefits Program) to cover infertility services for a partner of a person who has successfully reversed a voluntary sterilization. The bill also requires health insurance carriers to cover certain infertility services including intrauterine insemination, genetic testing, unlimited embryo transfers, in accordance with guidelines from the American Society for Reproductive Medicine, and any other services related to infertility recommended by a physician. Additionally, the bill revises the current statutory definition of "infertility" and adds a definition of "treatment of infertility."

Finally, the bill excludes coverage for infertility services if an individual's infertility resulted solely from a voluntary unreversed sterilization; provided, however, that coverage for infertility services shall not be excluded if the voluntary sterilization is successfully reversed.