



# SENATE BILL No. 1020

February 15, 1994, Introduced by Senator FAUST and referred  
to the Committee on Commerce

A bill to amend Act No 218 of the Public Acts of 1956  
entitled as amended

"The insurance code of 1956,"

as amended, being sections 500 100 to 500 8302 of the Michigan  
Compiled Laws, by adding section 3406f

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT

1 Section 1 Act No 218 of the Public Acts of 1956, as  
2 amended, being sections 500 100 to 500 8302 of the Michigan  
3 Compiled Laws, is amended by adding section 3406f to read as  
4 follows

5 SEC 3406F (1) AN INSURER THAT DELIVERS, ISSUES FOR DELIV-  
6 ERY, OR RENEWS IN THIS STATE ON AND AFTER JANUARY 1, 1995 AN  
7 EXPENSE-INCURRED HOSPITAL, MEDICAL, OR SURGICAL POLICY OR  
8 CERTIFICATE THAT PROVIDES PREGNANCY-RELATED COVERAGE SHALL

1 INCLUDE COVERAGE FOR MEDICALLY NECESSARY EXPENSES FOR THE  
2 DIAGNOSIS AND TREATMENT OF INFERTILITY, INCLUDING IN VITRO FER-  
3 TILIZATION PROCEDURES

4 (2) COVERAGE UNDER THIS SECTION SHALL NOT BE SUBJECT TO  
5 DOLLAR LIMITS, DEDUCTIBLES AND COINSURANCE PROVISIONS THAT ARE  
6 GREATER THAN THOSE FOR PHYSICAL ILLNESS GENERALLY

7 (3) AN INSURER SHALL NOT IMPOSE ANY PREEXISTING CONDITION  
8 EXCLUSION OR WAITING PERIOD ON COVERAGE REQUIRED BY THIS  
9 SECTION

10 (4) AS USED IN THIS SECTION, "INFERTILITY" MEANS THE CONDI-  
11 TION OF A PRESUMABLY HEALTHY INDIVIDUAL WHO IS UNABLE TO CONCEIVE  
12 OR PRODUCE CONCEPTION OR RETAIN A PREGNANCY DURING A 1-YEAR  
13 PERIOD