

SENATE BILL NO. 520

April 20, 1999, Introduced by Senators SCHWARZ and PETERS and referred to the Committee on Health Policy.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3609.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

- 1 SEC. 3609. (1) ON AND AFTER JANUARY 1, 2000, EACH
2 EXPENSE-INCURRED HOSPITAL, MEDICAL, OR SURGICAL GROUP POLICY OR
3 CERTIFICATE DELIVERED, ISSUED FOR DELIVERY, OR RENEWED IN THIS
4 STATE THAT COVERS 10 OR MORE EMPLOYEES OR MEMBERS AND PROVIDES
5 PREGNANCY-RELATED COVERAGE SHALL PROVIDE COVERAGE FOR THE DIAGNO-
6 SIS AND TREATMENT OF INFERTILITY, INCLUDING, BUT NOT LIMITED TO,
7 IN VITRO FERTILIZATION, EMBRYO TRANSFER, ARTIFICIAL INSEMINATION,
8 GAMETE INTRAFALLOPIAN TUBE TRANSFER, ZYGOTE INTRAFALLOPIAN TUBE
9 TRANSFER, AND INTRACYTOPLASMIC SPERM INJECTION.
- 10 (2) COVERAGE UNDER SUBSECTION (1) FOR IN VITRO
11 FERTILIZATION, GAMETE INTRAFALLOPIAN TUBE TRANSFER, OR ZYGOTE

1 INTRAFALLOPIAN TUBE TRANSFER IS REQUIRED ONLY IF ALL OF THE
2 FOLLOWING APPLY:

3 (A) THE COVERED INDIVIDUAL HAS BEEN UNABLE TO ATTAIN OR SUS-
4 TAIN A SUCCESSFUL PREGNANCY THROUGH REASONABLE, LESS COSTLY MEDI-
5 CALLY APPROPRIATE INFERTILITY TREATMENTS FOR WHICH COVERAGE IS
6 AVAILABLE UNDER THE POLICY OR CERTIFICATE.

7 (B) THE COVERED INDIVIDUAL HAS NOT UNDERGONE 3 OR MORE COM-
8 PLETED OOCYTE RETRIEVALS. HOWEVER, IF A LIVE BIRTH FOLLOWS A
9 COMPLETED OOCYTE RETRIEVAL, THEN 2 MORE COMPLETED OOCYTE RETRIEV-
10 ALS SHALL BE COVERED.

11 (C) THE PROCEDURES ARE PERFORMED AT MEDICAL FACILITIES THAT
12 CONFORM TO THE AMERICAN SOCIETY FOR REPRODUCTIVE MEDICINE GUIDE-
13 LINES FOR IN VITRO FERTILIZATION CLINICS AND MINIMAL STANDARDS
14 FOR PROGRAMS OF IN VITRO FERTILIZATION.

15 (3) THE PROCEDURES REQUIRED TO BE COVERED UNDER THIS SECTION
16 ARE NOT REQUIRED TO BE CONTAINED IN ANY POLICY OR CERTIFICATE
17 ISSUED TO A RELIGIOUS INSTITUTION OR ORGANIZATION OR TO AN ENTITY
18 SPONSORED BY A RELIGIOUS INSTITUTION OR ORGANIZATION THAT FINDS
19 THE PROCEDURES REQUIRED TO BE COVERED UNDER THIS SECTION TO VIO-
20 LATE ITS RELIGIOUS AND MORAL TEACHINGS AND BELIEFS.

21 (4) AS USED IN THIS SECTION, "INFERTILITY" MEANS THE INABIL-
22 ITY TO CONCEIVE AFTER 1 YEAR OF UNPROTECTED SEXUAL INTERCOURSE OR
23 THE INABILITY TO SUSTAIN A SUCCESSFUL PREGNANCY.