

FIRST REGULAR SESSION

# HOUSE BILL NO. 245

100TH GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE NEELY.

0348H.011

DANA RADEMAN MILLER, Chief Clerk

## AN ACT

To amend chapter 376, RSMo, by adding thereto one new section relating to fertility preservation procedures for insureds with a cancer diagnosis.

*Be it enacted by the General Assembly of the state of Missouri, as follows:*

Section A. Chapter 376, RSMo, is amended by adding thereto one new section, to be known as section 376.1195, to read as follows:

**376.1195. 1. Subject to the provisions of subsection 4 of this section, an insurance policy issued, renewed, amended, or continued in this state shall provide coverage for embryo, oocyte, and sperm cryopreservation procedures, in accordance with guidelines established by the American Society of Clinical Oncology, for an insured who is at least eighteen years of age and has been diagnosed with cancer but has not started cancer treatment, including chemotherapy, biotherapy, or radiation therapy treatment.**

**2. The coverage required under this section shall include expenses for evaluations, laboratory assessments, medications, and treatments associated with the embryo, oocyte, and sperm cryopreservation procedures but shall not include costs for initial or annual storage of embryos, oocytes, or sperm.**

**3. Insurance policies issued in compliance with this section may:**

**(1) Limit such coverage to an individual until the date of such individual's fortieth birthday;**

**(2) Limit such coverage for a female insured to a lifetime benefit of one procedure for either embryo cryopreservation or oocyte cryopreservation; and**

**(3) Limit such coverage for a male insured to a lifetime benefit of one sperm cryopreservation procedure.**

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

18           **4. (1) Any health carrier, as that term is defined under section 376.1350, may issue**  
19 **a group health insurance policy for an entity that is operated pursuant to moral, ethical,**  
20 **or religious tenets or an individual health insurance policy for an individual that excludes**  
21 **coverage for embryo, oocyte, and sperm cryopreservation procedures if such procedures**  
22 **are contrary to such entity or individual's moral, ethical, or religious tenets.**

23           **(2) Upon the written request of an entity or individual who states in writing that**  
24 **methods of embryo, oocyte, and sperm cryopreservation procedures are contrary to such**  
25 **entity or individual's moral, ethical, or religious beliefs, any health carrier may issue to or**  
26 **on behalf of the entity or individual a policy or rider thereto that excludes coverage for**  
27 **such methods.**

28           **(3) Any health insurance policy issued under this subsection shall provide written**  
29 **notice to each insured or prospective insured that coverage for embryo, oocyte, and sperm**  
30 **cryopreservation procedures are excluded from coverage under the provisions of this**  
31 **subsection. Such notice shall appear, in not less than ten-point type, in the policy,**  
32 **application, and sales brochures for such policy.**

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