

# MAINE STATE LEGISLATURE

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# 118th MAINE LEGISLATURE

## SECOND REGULAR SESSION-1998

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Legislative Document

No. 2166

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H.P. 1539

House of Representatives, January 26, 1998

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**An Act to Require Health Insurance Coverage for In Vitro Fertilization  
Procedures.**

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Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule  
203.

Reference to the Committee on Banking and Insurance suggested and ordered printed.

A handwritten signature in cursive script that reads "Joseph W. Mayo".

JOSEPH W. MAYO, Clerk

Presented by Representative SAXL of Bangor.  
Cosponsored by Senator SMALL of Sagadahoc and  
Representatives: DUNLAP of Old Town, FARNSWORTH of Portland, GREEN of  
Monmouth, KONTOS of Windham, MITCHELL of Vassalboro, Senator: MURRAY of  
Penobscot.

2 **Be it enacted by the People of the State of Maine as follows:**

4 **Sec. 1. 24 MRSA §2320-F is enacted to read:**

6 **§2320-F. In vitro fertilization procedures**

8 1. Required coverage. All individual and group nonprofit  
10 hospital and medical services plan contracts and nonprofit health  
12 care plan contracts must provide coverage for 3 cycles of in  
vitro fertilization procedures. A contract that provides  
coverage for the services required by this section may contain  
provisions requiring a 20% copayment by the insured.

14 2. Application. The requirements of this section apply to  
16 all policies, contracts and certificates executed, delivered,  
18 issued for delivery, continued or renewed in this State on or  
after January 1, 1999. For purposes of this section, all  
contracts are deemed to be renewed no later than the next yearly  
anniversary of the contract date.

20 **Sec. 2. 24-A MRSA §2745-E is enacted to read:**

22 **§2745-E. In vitro fertilization procedures**

24 1. Required coverage. All individual insurance policies  
26 and contracts must provide coverage for 3 cycles of in vitro  
28 fertilization procedures. A contract that provides coverage for  
the services required by this section may contain provisions  
requiring a 20% copayment by the insured.

30 2. Application. The requirements of this section apply to  
32 all policies, contracts and certificates executed, delivered,  
34 issued for delivery, continued or renewed in this State on or  
after January 1, 1999. For purposes of this section, all  
contracts are deemed to be renewed no later than the next yearly  
anniversary of the contract date.

38 **Sec. 3. 24-A MRSA §2837-F is enacted to read:**

40 **§2837-F. In vitro fertilization procedures**

42 1. Required coverage. All group insurance policies and  
44 contracts must provide coverage for 3 cycles of in vitro  
fertilization procedures. A contract that provides coverage for  
the services required by this section may contain provisions  
requiring a 20% copayment by the insured.

48 2. Application. The requirements of this section apply to  
50 all policies, contracts and certificates executed, delivered,  
issued for delivery, continued or renewed in this State on or

2 after January 1, 1999. For purposes of this section, all  
3 contracts are deemed to be renewed no later than the next yearly  
4 anniversary of the contract date.

6 **Sec. 4. 24-A MRSA §4234-C is enacted to read:**

8 **§4234-C. In vitro fertilization procedures**

10 1. Required coverage. All health maintenance organization  
11 individual and group contracts must provide coverage for 3 cycles  
12 of in vitro fertilization procedures. A contract that provides  
13 coverage for the services required by this section may contain  
14 provisions requiring a 20% copayment by the insured.

16 2. Application. The requirements of this section apply to  
17 all policies, contracts and certificates executed, delivered,  
18 issued for delivery, continued or renewed in this State on or  
19 after January 1, 1999. For purposes of this section, all  
20 contracts are deemed to be renewed no later than the next yearly  
21 anniversary of the contract date.

24 **SUMMARY**

26 This bill requires that health insurance policies include  
27 coverage for 3 cycles of in vitro fertilization procedures.  
28 Under this bill, a contract that provides such coverage may  
29 require a 20% copayment by the insured.

30 This bill applies to all policies and contracts in effect on  
31 or after January 1, 1999.