

ASSEMBLY, No. 1859

STATE OF NEW JERSEY 213th LEGISLATURE

INTRODUCED JANUARY 24, 2008

Sponsored by:

Assemblyman HERB CONAWAY, JR.

District 7 (Burlington and Camden)

SYNOPSIS

Requires health insurers to cover medically necessary expenses for preventing infertility in women undergoing chemotherapy or radiation therapy.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 9/23/2008)

A1859 CONAWAY

2

1 AN ACT concerning health insurance coverage for the prevention of
2 infertility in women undergoing cancer treatment and amending
3 P.L.2001, c.236.

4
5 **BE IT ENACTED** by the Senate and General Assembly of the State
6 of New Jersey:

7
8 1. The Title of P.L.2001, c.236 is amended to read as follows:
9 An Act requiring health insurers to provide coverage for medically
10 necessary expenses incurred in the diagnosis, prevention and
11 treatment of infertility and supplementing various parts of the
12 statutory law.

13 (cf: P.L.2001, c.236, Title)

14
15 2. Section 1 of P.L.2001, c.236 (C.17:48-6x) is amended to
16 read as follows:

17 1. a. A hospital service corporation contract which provides
18 hospital or medical expense benefits for groups with more than 50
19 persons, which includes pregnancy-related benefits, shall not be
20 delivered, issued, executed or renewed in this State, or approved for
21 issuance or renewal in this State by the Commissioner of Banking
22 and Insurance on or after the effective date of this act unless the
23 contract provides coverage for persons covered under the contract
24 for medically necessary expenses incurred in the diagnosis,
25 prevention and treatment of infertility as provided pursuant to this
26 section. The hospital service corporation contract shall provide
27 coverage which includes, but is not limited to, the following
28 services related to infertility: diagnosis and diagnostic tests;
29 medications; surgery; in vitro fertilization; embryo transfer;
30 artificial insemination; gamete intra fallopian transfer; zygote intra
31 fallopian transfer; intracytoplasmic sperm injection; **[and]** four
32 completed egg retrievals per lifetime of the covered person; and
33 oocyte cryopreservation for the prevention of infertility in women
34 undergoing chemotherapy or radiation therapy for the treatment of
35 cancer. The hospital service corporation may provide that coverage
36 for in vitro fertilization, gamete intra fallopian transfer and zygote
37 intra fallopian transfer shall be limited to a covered person who: a.
38 has used all reasonable, less expensive and medically appropriate
39 treatments and is still unable to become pregnant or carry a
40 pregnancy; b. has not reached the limit of four completed egg
41 retrievals; and c. is 45 years of age or younger.

42 For purposes of this section **[, "infertility"]**;

43 "Infertility" means the disease or condition that results in the
44 abnormal function of the reproductive system such that a person is
45 not able to: impregnate another person; conceive after two years of

EXPLANATION – Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1 unprotected intercourse if the female partner is under 35 years of
2 age, or one year of unprotected intercourse if the female partner is
3 35 years of age or older or one of the partners is considered
4 medically sterile; or carry a pregnancy to live birth; and

5 "Oocyte cryopreservation" means the process by which
6 hormones are administered to foster the development of ovarian
7 follicles and the woman's unfertilized eggs are removed and frozen,
8 but does not include storage of the frozen eggs.

9 The benefits shall be provided to the same extent as for other
10 pregnancy-related procedures under the contract, except that the
11 services provided for in this section shall be performed at facilities
12 that conform to standards established by the American Society for
13 Reproductive Medicine or the American College of Obstetricians
14 and Gynecologists. The same copayments, deductibles and benefit
15 limits shall apply to the diagnosis, prevention and treatment of
16 infertility pursuant to this section as those applied to other medical
17 or surgical benefits under the contract.

18 b. A religious employer may request, and a hospital service
19 corporation shall grant, an exclusion under the contract for the
20 coverage required by this section for in vitro fertilization, embryo
21 transfer, artificial insemination, zygote intra fallopian transfer and
22 intracytoplasmic sperm injection, if the required coverage is
23 contrary to the religious employer's bona fide religious tenets. The
24 hospital service corporation that issues a contract containing such
25 an exclusion shall provide written notice thereof to each prospective
26 subscriber or subscriber, which shall appear in not less than 10
27 point type, in the contract, application and sales brochure. For the
28 purposes of this subsection, "religious employer" means an
29 employer that is a church, convention or association of churches or
30 any group or entity that is operated, supervised or controlled by or
31 in connection with a church or a convention or association of
32 churches as defined in 26 U.S.C. s.3121(w)(3)(A), and that qualifies
33 as a tax-exempt organization under 26 U.S.C. s.501(c)(3).

34 c. This section shall apply to those hospital service corporation
35 contracts in which the hospital service corporation has reserved the
36 right to change the premium.

37 d. The provisions of this section shall not apply to a hospital
38 service corporation contract which, pursuant to a contract between
39 the hospital service corporation and the Department of Human
40 Services, provides benefits to persons who are eligible for medical
41 assistance under P.L.1968, c.413 (C.30:4D-1 et seq.), the
42 **【Children's Health Care Coverage Program under P.L.1997, c.272**
43 **(C.30:4I-1 et seq.), the FamilyCare Health Coverage Program under**
44 **P.L.2000, c.71 (C.30:4J-1 et seq.)】 NJ FamilyCare Program under**
45 **P.L.2005, c.156 (C.30:4J-8 et al.),** or any other program
46 administered by the Division of Medical Assistance and Health
47 Services in the Department of Human Services.

48 (cf: P.L.2001, c.236, s.1)

1 3. Section 2 of P.L.2001, c.236 (C.17:48A-7w) is amended to
2 read as follows:

3 2. a. A medical service corporation contract which provides
4 hospital or medical expense benefits for groups with more than 50
5 persons, which includes pregnancy-related benefits, shall not be
6 delivered, issued, executed or renewed in this State, or approved for
7 issuance or renewal in this State by the Commissioner of Banking
8 and Insurance on or after the effective date of this act unless the
9 contract provides coverage for persons covered under the contract
10 for medically necessary expenses incurred in the diagnosis,
11 prevention and treatment of infertility as provided pursuant to this
12 section. The medical service corporation contract shall provide
13 coverage which includes, but is not limited to, the following
14 services related to infertility: diagnosis and diagnostic tests;
15 medications; surgery; in vitro fertilization; embryo transfer;
16 artificial insemination; gamete intra fallopian transfer; zygote intra
17 fallopian transfer; intracytoplasmic sperm injection; **[and]** four
18 completed egg retrievals per lifetime of the covered person; and
19 oocyte cryopreservation for the prevention of infertility in women
20 undergoing chemotherapy or radiation therapy for the treatment of
21 cancer. The medical service corporation may provide that coverage
22 for in vitro fertilization, gamete intra fallopian transfer and zygote
23 intra fallopian transfer shall be limited to a covered person who: a.
24 has used all reasonable, less expensive and medically appropriate
25 treatments and is still unable to become pregnant or carry a
26 pregnancy; b. has not reached the limit of four completed egg
27 retrievals; and c. is 45 years of age or younger.

28 For purposes of this section**[, "infertility"]**;

29 "Infertility" means the disease or condition that results in the
30 abnormal function of the reproductive system such that a person is
31 not able to: impregnate another person; conceive after two years of
32 unprotected intercourse if the female partner is under 35 years of
33 age, or one year of unprotected intercourse if the female partner is
34 35 years of age or older or one of the partners is considered
35 medically sterile; or carry a pregnancy to live birth; and

36 "Oocyte cryopreservation" means the process by which
37 hormones are administered to foster the development of ovarian
38 follicles and the woman's unfertilized eggs are removed and frozen,
39 but does not include storage of the frozen eggs.

40 The benefits shall be provided to the same extent as for other
41 pregnancy-related procedures under the contract, except that the
42 services provided for in this section shall be performed at facilities
43 that conform to standards established by the American Society for
44 Reproductive Medicine or the American College of Obstetricians
45 and Gynecologists. The same copayments, deductibles and benefit
46 limits shall apply to the diagnosis, prevention and treatment of
47 infertility pursuant to this section as those applied to other medical
48 or surgical benefits under the contract.

1 b. A religious employer may request, and a medical service
2 corporation shall grant, an exclusion under the contract for the
3 coverage required by this section for in vitro fertilization, embryo
4 transfer, artificial insemination, zygote intra fallopian transfer and
5 intracytoplasmic sperm injection, if the required coverage is
6 contrary to the religious employer's bona fide religious tenets. The
7 medical service corporation that issues a contract containing such
8 an exclusion shall provide written notice thereof to each prospective
9 subscriber or subscriber, which shall appear in not less than ten
10 point type, in the contract, application and sales brochure. For the
11 purposes of this subsection, "religious employer" means an
12 employer that is a church, convention or association of churches or
13 any group or entity that is operated, supervised or controlled by or
14 in connection with a church or a convention or association of
15 churches as defined in 26 U.S.C. s.3121(w)(3)(A), and that qualifies
16 as a tax-exempt organization under 26 U.S.C. s.501(c)(3).

17 c. This section shall apply to those medical service corporation
18 contracts in which the medical service corporation has reserved the
19 right to change the premium.

20 d. The provisions of this section shall not apply to a medical
21 service corporation contract which, pursuant to a contract between
22 the medical service corporation and the Department of Human
23 Services, provides benefits to persons who are eligible for medical
24 assistance under P.L.1968, c.413 (C.30:4D-1 et seq.), the
25 **【Children's Health Care Coverage Program under P.L.1997, c.272**
26 **(C.30:4I-1 et seq.), the FamilyCare Health Coverage Program under**
27 **P.L.2000, c.71 (C.30:4J-1 et seq.)】 NJ FamilyCare Program under**
28 **P.L.2005, c.156 (C.30:4J-8 et al.)**, or any other program
29 administered by the Division of Medical Assistance and Health
30 Services in the Department of Human Services.

31 (cf: P.L.2001, c.236, s.2)

32

33 4. Section 3 of P.L.2001, c.236 (C.17:48E-35.22) is amended to
34 read as follows:

35 3. a. A health service corporation contract which provides
36 hospital or medical expense benefits for groups with more than 50
37 persons, which includes pregnancy-related benefits, shall not be
38 delivered, issued, executed or renewed in this State, or approved for
39 issuance or renewal in this State by the Commissioner of Banking
40 and Insurance on or after the effective date of this act unless the
41 contract provides coverage for persons covered under the contract
42 for medically necessary expenses incurred in the diagnosis,
43 prevention and treatment of infertility as provided pursuant to this
44 section. The health service corporation contract shall provide
45 coverage which includes, but is not limited to, the following
46 services related to infertility: diagnosis and diagnostic tests;
47 medications; surgery; in vitro fertilization; embryo transfer;
48 artificial insemination; gamete intra fallopian transfer; zygote intra

1 fallopian transfer; intracytoplasmic sperm injection; **[and]** four
2 completed egg retrievals per lifetime of the covered person; and
3 oocyte cryopreservation for the prevention of infertility in women
4 undergoing chemotherapy or radiation therapy for the treatment of
5 cancer. The health service corporation may provide that coverage
6 for in vitro fertilization, gamete intra fallopian transfer and zygote
7 intra fallopian transfer shall be limited to a covered person who: a.
8 has used all reasonable, less expensive and medically appropriate
9 treatments and is still unable to become pregnant or carry a
10 pregnancy; b. has not reached the limit of four completed egg
11 retrievals; and c. is 45 years of age or younger.

12 For purposes of this section**[, "infertility"]**;

13 "Infertility" means the disease or condition that results in the
14 abnormal function of the reproductive system such that a person is
15 not able to: impregnate another person; conceive after two years of
16 unprotected intercourse if the female partner is under 35 years of
17 age, or one year of unprotected intercourse if the female partner is
18 35 years of age or older or one of the partners is considered
19 medically sterile; or carry a pregnancy to live birth; and

20 "Oocyte cryopreservation" means the process by which
21 hormones are administered to foster the development of ovarian
22 follicles and the woman's unfertilized eggs are removed and frozen,
23 but does not include storage of the frozen eggs.

24 The benefits shall be provided to the same extent as for other
25 pregnancy-related procedures under the contract, except that the
26 services provided for in this section shall be performed at facilities
27 that conform to standards established by the American Society for
28 Reproductive Medicine or the American College of Obstetricians
29 and Gynecologists. The same copayments, deductibles and benefit
30 limits shall apply to the diagnosis, prevention and treatment of
31 infertility pursuant to this section as those applied to other medical
32 or surgical benefits under the contract.

33 b. A religious employer may request, and a health service
34 corporation shall grant, an exclusion under the contract for the
35 coverage required by this section for in vitro fertilization, embryo
36 transfer, artificial insemination, zygote intra fallopian transfer and
37 intracytoplasmic sperm injection, if the required coverage is
38 contrary to the religious employer's bona fide religious tenets. The
39 health service corporation that issues a contract containing such an
40 exclusion shall provide written notice thereof to each prospective
41 subscriber or subscriber, which shall appear in not less than ten
42 point type, in the contract, application and sales brochure. For the
43 purposes of this subsection, "religious employer" means an
44 employer that is a church, convention or association of churches or
45 any group or entity that is operated, supervised or controlled by or
46 in connection with a church or a convention or association of
47 churches as defined in 26 U.S.C. s.3121(w)(3)(A), and that qualifies
48 as a tax-exempt organization under 26 U.S.C. s.501(c)(3).

1 c. This section shall apply to those health service corporation
2 contracts in which the health service corporation has reserved the
3 right to change the premium.

4 d. The provisions of this section shall not apply to a health
5 service corporation contract which, pursuant to a contract between
6 the health service corporation and the Department of Human
7 Services, provides benefits to persons who are eligible for medical
8 assistance under P.L.1968, c.413 (C.30:4D-1 et seq.), the
9 **【Children's Health Care Coverage Program under P.L.1997, c.272**
10 **(C.30:4I-1 et seq.), the FamilyCare Health Coverage Program under**
11 **P.L.2000, c.71 (C.30:4J-1 et seq.)】 NJ FamilyCare Program under**
12 **P.L.2005, c.156 (C.30:4J-8 et al.),** or any other program
13 administered by the Division of Medical Assistance and Health
14 Services in the Department of Human Services.
15 (cf: P.L.2001, c.236, s.3)

16
17 5. Section 4 of P.L.2001, c.236 (C.17B:27-46.1x) is amended to
18 read as follows:

19 4. a. A group health insurance policy which provides hospital or
20 medical expense benefits for groups with more than 50 persons,
21 which includes pregnancy-related benefits, shall not be delivered,
22 issued, executed or renewed in this State, or approved for issuance
23 or renewal in this State by the Commissioner of Banking and
24 Insurance on or after the effective date of this act unless the policy
25 provides coverage for persons covered under the policy for
26 medically necessary expenses incurred in the diagnosis, prevention
27 and treatment of infertility as provided pursuant to this section. The
28 policy shall provide coverage which includes, but is not limited to,
29 the following services related to infertility: diagnosis and diagnostic
30 tests; medications; surgery; in vitro fertilization; embryo transfer;
31 artificial insemination; gamete intra fallopian transfer; zygote intra
32 fallopian transfer; intracytoplasmic sperm injection; **【and】** four
33 completed egg retrievals per lifetime of the covered person; and
34 oocyte cryopreservation for the prevention of infertility in women
35 undergoing chemotherapy or radiation therapy for the treatment of
36 cancer. The insurer may provide that coverage for in vitro
37 fertilization, gamete intra fallopian transfer and zygote intra
38 fallopian transfer shall be limited to a covered person who: a. has
39 used all reasonable, less expensive and medically appropriate
40 treatments and is still unable to become pregnant or carry a
41 pregnancy; b. has not reached the limit of four completed egg
42 retrievals; and c. is 45 years of age or younger.

43 For purposes of this section**【, "infertility"】**;

44 "Infertility" means the disease or condition that results in the
45 abnormal function of the reproductive system such that a person is
46 not able to: impregnate another person; conceive after two years of
47 unprotected intercourse if the female partner is under 35 years of
48 age, or one year of unprotected intercourse if the female partner is

1 35 years of age or older or one of the partners is considered
2 medically sterile; or carry a pregnancy to live birth; and

3 "Oocyte cryopreservation" means the process by which
4 hormones are administered to foster the development of ovarian
5 follicles and the woman's unfertilized eggs are removed and frozen,
6 but does not include storage of the frozen eggs.

7 The benefits shall be provided to the same extent as for other
8 pregnancy-related procedures under the policy, except that the
9 services provided for in this section shall be performed at facilities
10 that conform to standards established by the American Society for
11 Reproductive Medicine or the American College of Obstetricians
12 and Gynecologists. The same copayments, deductibles and benefit
13 limits shall apply to the diagnosis, prevention and treatment of
14 infertility pursuant to this section as those applied to other medical
15 or surgical benefits under the policy.

16 b. A religious employer may request, and an insurer shall grant,
17 an exclusion under the policy for the coverage required by this
18 section for in vitro fertilization, embryo transfer, artificial
19 insemination, zygote intra fallopian transfer and intracytoplasmic
20 sperm injection, if the required coverage is contrary to the religious
21 employer's bona fide religious tenets. The insurer that issues a
22 policy containing such an exclusion shall provide written notice
23 thereof to each prospective insured or insured, which shall appear in
24 not less than ten point type, in the policy, application and sales
25 brochure. For the purposes of this subsection, "religious employer"
26 means an employer that is a church, convention or association of
27 churches or any group or entity that is operated, supervised or
28 controlled by or in connection with a church or a convention or
29 association of churches as defined in 26 U.S.C. s.3121(w)(3)(A),
30 and that qualifies as a tax-exempt organization under 26 U.S.C.
31 s.501(c)(3).

32 c. This section shall apply to those insurance policies in which
33 the insurer has reserved the right to change the premium.

34 d. The provisions of this section shall not apply to a group
35 health insurance policy which, pursuant to a contract between the
36 insurer and the Department of Human Services, provides benefits to
37 persons who are eligible for medical assistance under P.L.1968,
38 c.413 (C.30:4D-1 et seq.), the **【Children's Health Care Coverage**
39 **Program under P.L.1997, c.272 (C.30:4I-1 et seq.), the FamilyCare**
40 **Health Coverage Program under P.L.2000, c.71 (C.30:4J-1 et seq.)】**
41 **NJ FamilyCare Program under P.L.2005, c.156 (C.30:4J-8 et al.),** or
42 any other program administered by the Division of Medical
43 Assistance and Health Services in the Department of Human
44 Services.

45 (cf: P.L.2001, c.236, s.4)

46

47 6. Section 5 of P.L.2001, c.236 (C.26:2J-4.23) is amended to
48 read as follows:

1 5. a. No certificate of authority to establish and operate a health
2 maintenance organization in this State shall be issued or continued
3 on or after the effective date of this act unless the health
4 maintenance organization provides health care services, to groups
5 of more than 50 enrollees, for medically necessary expenses
6 incurred in the diagnosis, prevention and treatment of infertility
7 as provided pursuant to this section. A health maintenance
8 organization shall provide enrollee coverage which includes, but is
9 not limited to, the following services related to infertility: diagnosis
10 and diagnostic tests; medications; surgery; in vitro fertilization;
11 embryo transfer; artificial insemination; gamete intra fallopian
12 transfer; zygote intra fallopian transfer; intracytoplasmic sperm
13 injection; **[and]** four completed egg retrievals per lifetime of the
14 enrollee; and oocyte cryopreservation for the prevention of
15 infertility in women undergoing chemotherapy or radiation therapy
16 for the treatment of cancer. The health maintenance organization
17 may provide that health care services for in vitro fertilization,
18 gamete intra fallopian transfer and zygote intra fallopian transfer
19 shall be limited to a covered person who: a. has used all reasonable,
20 less expensive and medically appropriate treatments and is still
21 unable to become pregnant or carry a pregnancy; b. has not reached
22 the limit of four completed egg retrievals; and c. is 45 years of age
23 or younger.

24 For the purposes of this section**[, "infertility"]**;

25 "Infertility" means the disease or condition that results in the
26 abnormal function of the reproductive system such that a person is
27 not able to: impregnate another person; conceive after two years of
28 unprotected intercourse if the female partner is under 35 years of
29 age, or one year of unprotected intercourse if the female partner is
30 35 years of age or older or one of the partners is considered
31 medically sterile; or carry a pregnancy to live birth; and

32 "Oocyte cryopreservation" means the process by which
33 hormones are administered to foster the development of ovarian
34 follicles and the woman's unfertilized eggs are removed and frozen,
35 but does not include storage of the frozen eggs.

36 The health care services shall be provided to the same extent as
37 for other pregnancy-related procedures under the contract, except
38 that the services provided for in this section shall be performed at
39 facilities that conform to standards established by the American
40 Society for Reproductive Medicine or the American College of
41 Obstetricians and Gynecologists. The same copayments,
42 deductibles and benefit limits shall apply to the diagnosis,
43 prevention and treatment of infertility pursuant to this section as
44 those applied to other medical or surgical health care services under
45 the contract.

46 b. A religious employer may request, and a health maintenance
47 organization shall grant, an exclusion under the contract for the
48 health care services required by this section for in vitro fertilization,

1 embryo transfer, artificial insemination, zygote intra fallopian
2 transfer and intracytoplasmic sperm injection, if the required health
3 care services are contrary to the religious employer's bona fide
4 religious tenets. The health maintenance organization that issues a
5 contract containing such an exclusion shall provide written notice
6 thereof to each prospective enrollee or enrollee, which shall appear
7 in not less than ten point type, in the contract, application and sales
8 brochure. For the purposes of this subsection, "religious employer"
9 means an employer that is a church, convention or association of
10 churches or any group or entity that is operated, supervised or
11 controlled by or in connection with a church or a convention or
12 association of churches as defined in 26 U.S.C. s.3121(w)(3)(A),
13 and that qualifies as a tax-exempt organization under 26 U.S.C.
14 s.501(c)(3).

15 c. The provisions of this section shall apply to those contracts
16 for health care services by health maintenance organizations under
17 which the right to change the schedule of charges for enrollee
18 coverage is reserved.

19 d. The provisions of this section shall not apply to a contract for
20 health care services by a health maintenance organization which,
21 pursuant to a contract between the health maintenance organization
22 and the Department of Human Services, provides benefits to
23 persons who are eligible for medical assistance under P.L.1968,
24 c.413 (C.30:4D-1 et seq.), the **【Children's Health Care Coverage**
25 **Program under P.L.1997, c.272 (C.30:4I-1 et seq.), the FamilyCare**
26 **Health Coverage Program under P.L.2000, c.71 (C.30:4J-1 et seq.)】**
27 **NJ FamilyCare Program under P.L.2005, c.156 (C.30:4J-8 et al.)**, or
28 any other program administered by the Division of Medical
29 Assistance and Health Services in the Department of Human
30 Services.

31 (cf: P.L.2001, c.236, s.5)

32

33 7. This act shall take effect on the 90th day after enactment and
34 shall apply to policies or contracts issued or renewed on or after the
35 effective date.

36

37

38

STATEMENT

39

40 This bill amends P.L.2001, c.236 to require certain health
41 insurers to provide coverage for specified fertility preservation
42 procedures in a covered woman undergoing certain cancer
43 treatments that may damage her reproductive system.

44 Specifically, the bill applies to hospital, medical and health
45 service corporations, commercial group insurers and health
46 maintenance organizations that provide pregnancy-related benefits
47 to groups of more than 50 persons and are required to provide
48 coverage for medically necessary expenses incurred in the diagnosis

1 and treatment of infertility under P.L.2001, c.236. This bill extends
2 the required coverage to include oocyte cryopreservation for the
3 prevention of infertility in women undergoing chemotherapy or
4 radiation therapy for the treatment of cancer.

5 The bill defines "oocyte cryopreservation" as the process by
6 which hormones are administered to foster the development of
7 ovarian follicles and the woman's unfertilized eggs are removed and
8 frozen, but does not include storage of the frozen eggs.

9 The bill takes effect on the 90th day after enactment and applies
10 to insurance policies or contracts issued or renewed on or after its
11 effective date.

12 The need for this bill is predicated on the following
13 considerations:

- 14 • The drugs that kill cancer cells can also destroy a woman's eggs;
- 15 • Studies indicate that young women undergoing chemotherapy or
16 radiation therapy have a 40% to 80% chance of subsequent
17 infertility;
- 18 • Cancer patients are living longer and want to preserve their ability
19 to bear children;
- 20 • At an average of \$8,000, the cost of oocyte cryopreservation is
21 such that most persons would not be able to afford to pay for it
22 out-of-pocket (and this excludes the \$350 average annual storage
23 fee for frozen eggs that is not included in the coverage required
24 by this bill); and
- 25 • Through the enactment of P.L.2001, c.236, the State has
26 recognized the public interest to be served by assisting New
27 Jersey families to receive diagnosis and treatment of infertility;
28 and this bill provides a narrowly tailored enhancement to the
29 insurance benefits provided under that law, which is consistent
30 with public policy, by helping women with cancer to preserve
31 their ability to have children after receiving the cancer treatments
32 that are necessary to save their lives.