SENATE, No. 3308 **STATE OF NEW JERSEY** 218th LEGISLATURE

INTRODUCED JANUARY 15, 2019

Sponsored by: Senator JOSEPH F. VITALE District 19 (Middlesex) Senator LINDA R. GREENSTEIN District 14 (Mercer and Middlesex)

SYNOPSIS

Requires health benefits coverage for intrauterine insemination.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 1/25/2019)

1 AN ACT concerning health benefits coverage for intrauterine 2 insemination and supplementing various parts of the statutory 3 law. 4 5 **BE IT ENACTED** by the Senate and General Assembly of the State 6 of New Jersey: 7 8 Notwithstanding any law to the contrary, a hospital 1. a. 9 service corporation contract that provides pregnancy-related 10 benefits shall provide coverage for expenses incurred in the 11 provision of intrauterine insemination under medical supervision. b. The provisions of this section shall apply to those hospital 12 service corporation contracts in which the hospital service 13 corporation has reserved the right to change the premium. 14 15 16 2. a. Notwithstanding any law to the contrary, a medical service corporation contract that provides pregnancy-related 17 benefits shall provide coverage for expenses incurred in the 18 19 provision of intrauterine insemination under medical supervision. 20 b. The provisions of this section shall apply to those medical service corporation contracts in which the medical service 21 22 corporation has reserved the right to change the premium. 23 24 3. a. Notwithstanding any law to the contrary, a health service 25 corporation contract that provides pregnancy-related benefits shall 26 provide coverage for expenses incurred in the provision of 27 intrauterine insemination under medical supervision. b. The provisions of this section shall apply to those health 28 29 service corporation contracts in which the health service 30 corporation has reserved the right to change the premium. 31 32 4. a. Notwithstanding any law to the contrary, an individual 33 health insurance policy that provides pregnancy-related benefits 34 shall provide coverage for expenses incurred in the provision of intrauterine insemination under medical supervision. 35 36 b. The provisions of this section shall apply to those policies in 37 which the insurer has reserved the right to change the premium. 38 39 5. a. Notwithstanding any law to the contrary, a group health 40 insurance policy that provides pregnancy-related benefits shall 41 provide coverage for expenses incurred in the provision of 42 intrauterine insemination under medical supervision. 43 The provisions of this section shall apply to those policies in b. 44 which the insurer has reserved the right to change the premium. 45 46 6. a. Notwithstanding any law to the contrary, an individual health benefits plan that provides pregnancy-related benefits shall 47

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1 provide coverage for expenses incurred in the provision of 2 intrauterine insemination under medical supervision. 3 b. The provisions of this section shall apply to those individual health benefits plans in which the carrier has reserved the right to 4 5 change the premium. 6 7 Notwithstanding any law to the contrary, a small 7. a. 8 employer health benefits plan that provides pregnancy-related benefits shall provide coverage for expenses incurred in the 9 provision of intrauterine insemination under medical supervision. 10 b. The provisions of this section shall apply to those small 11 12 employer health benefits plans in which the carrier has reserved the 13 right to change the premium. 14 15 Notwithstanding any law to the contrary, a health 8. a. maintenance organization contract that provides pregnancy-related 16 17 benefits shall provide coverage for expenses incurred in the 18 provision of intrauterine insemination under medical supervision. 19 b. The provisions of this section shall apply to those contracts for health care services by health maintenance organizations under 20 21 which the health maintenance organization has reserved the right to 22 change the schedule of charges. 23 24 9. Notwithstanding any law to the contrary, the State Health Benefits Commission shall ensure that every contract purchased by 25 the commission that provides pregnancy-related benefits shall 26 27 provide coverage for expenses incurred in the provision of 28 intrauterine insemination under medical supervision. 29

30 10. Notwithstanding any law to the contrary, the School 31 Employees' Health Benefits Commission shall ensure that every 32 contract purchased by the commission that provides pregnancy-33 related benefits shall provide coverage for expenses incurred in the 34 provision of intrauterine insemination under medical supervision. 35

36 11. This act shall take effect on January 1st of the year 37 following enactment, and shall apply to every contract, plan, or 38 policy delivered, issued, executed, or renewed in this State, 39 approved for issuance or renewal in this State by the Commissioner 40 of Banking and Insurance, or purchased by the State Health 41 Benefits Commission or School Employees' Health Benefits 42 Commission on or after that date.

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STATEMENT

47 This bill requires health insurers (health, hospital and medical 48 service corporations, commercial individual and group health

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insurers; health maintenance organizations, health benefits plans
issued pursuant to the New Jersey Individual Health Coverage and
Small Employer Health Benefits Programs, the State Health
Benefits Program, and the School Employees' Health Benefits
Program) to provide health benefits coverage for any expenses
incurred in the provision of intrauterine insemination under medical
supervision.