

MATERNITY HEALTH CARE

2004 GENERAL SESSION

STATE OF UTAH

Sponsor: Ed P. Mayne

LONG TITLE

General Description:

This bill requires accident and health insurers to cover infertility treatment when the insurer offers maternity coverage.

Highlighted Provisions:

This bill:

► requires accident and health insurers to cover infertility treatment when the insurer offers maternity coverage.

Monies Appropriated in this Bill:

None

Other Special Clauses:

None

Utah Code Sections Affected:

AMENDS:

31A-22-610.2, as last amended by Chapter 116, Laws of Utah 2001

Be it enacted by the Legislature of the state of Utah:

Section 1. Section **31A-22-610.2** is amended to read:

31A-22-610.2. Maternity stay minimum limits -- Fertility coverage.

(1) [~~a~~] If an insured has coverage for maternity benefits[-];

a the policy may not be limited to a less than a 48-hour benefit for both mother and newborn with a normal vaginal delivery[-];



28 (b) [~~If an insured has coverage for maternity benefits,~~] the policy may not be limited to
29 a less than 96-hour benefit for both mother and newborn with a caesarean section delivery[-];

30 and

31 (c) the policy shall provide coverage for treatment for infertility, including fertility
32 procedures, subject to cost sharing measures related to this coverage, if those cost sharing
33 measures are not greater than those imposed on any other medical condition.

34 (2) Subsection (1) applies to an accident and health insurer who offers maternity
35 coverage.

Legislative Review Note

as of 2-3-04 1:43 PM

A limited legal review of this legislation raises no obvious constitutional or statutory concerns.

Office of Legislative Research and General Counsel

State Impact

By adding infertility treatment to its approved list of coverage, PEHP premiums will increase to cover the additional costs. Total costs are estimated to be a minimum of \$3.6 million, of which \$1.7 million would be from state funds. Costs could increase considerably if more individuals take advantage of this benefit.

PEHP also administers insurance coverage for many local governments, who would also see increases in their premiums for this coverage.

	<u>FY 2005</u> <u>Approp.</u>	<u>FY 2006</u> <u>Approp.</u>	<u>FY 2005</u> <u>Revenue</u>	<u>FY 2006</u> <u>Revenue</u>
General Fund	\$821,700	\$821,700	\$0	\$0
Income Tax	\$52,700	\$52,700	\$0	\$0
Uniform School Fund	\$819,200	\$819,200	\$0	\$0
TOTAL	\$1,693,600	\$1,693,600	\$0	\$0

Individual and Business Impact

This bill would increase costs to insurance companies which would likely be passed on to consumers. Individuals currently paying for infertility treatments out of pocket could see savings by having those costs covered by insurance.

Office of the Legislative Fiscal Analyst