

# Legislative Analysis

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## COVERAGE FOR INFERTILITY TREATMENT

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**House Bills 4244 and 4245**

**Sponsor: Rep. Frank Accavitti**

**Committee: Insurance**

**Complete to 3-2-07**

## A SUMMARY OF HOUSE BILLS 4244 AND 4245 AS INTRODUCED 2-8-07

The bills would, generally speaking, require health insurance policies that provide pregnancy coverage to include coverage for infertility treatment. The bills would take effect January 1, 2008.

House Bill 4244 would amend the Insurance Code (MCL 500.3406s) to apply to commercial health insurance policies and health maintenance organization (HMO) contracts.

House Bill 4245 would amend the Nonprofit Health Care Corporation Reform Act (MCL 550.1416e) to apply to Blue Cross and Blue Shield of Michigan certificates.

The bills specify that infertility coverage could not be subject to any dollar limit, copayment, deductible, or coinsurance provision that does not apply to pregnancy coverage generally.

### **FISCAL IMPACT:**

There is no fiscal impact on the State of Michigan or its local units of government.

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