

SENATE, No. 518

STATE OF NEW JERSEY 219th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2020 SESSION

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

Introduced Pending Technical Review by Legislative Counsel.



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 1. a. Notwithstanding any law to the contrary, a hospital
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.

12 b. The provisions of this section shall apply to those hospital
13 service corporation contracts in which the hospital service
14 corporation has reserved the right to change the premium.

15
16 2. a. Notwithstanding any law to the contrary, a medical
17 service corporation contract that provides pregnancy-related
18 benefits shall provide coverage for expenses incurred in the
19 provision of intrauterine insemination under medical supervision.

20 b. The provisions of this section shall apply to those medical
21 service corporation contracts in which the medical service
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.

28 b. The provisions of this section shall apply to those health
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
35 intrauterine insemination under medical supervision.

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 b. The provisions of this section shall apply to those policies in
44 which the insurer has reserved the right to change the premium.

45
46 6. a. Notwithstanding any law to the contrary, an individual
47 health benefits plan that provides pregnancy-related benefits shall

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
4 health benefits plans in which the carrier has reserved the right to
5 change the premium.

6
7 7. a. Notwithstanding any law to the contrary, a small
8 employer health benefits plan that provides pregnancy-related
9 benefits shall provide coverage for expenses incurred in the
10 provision of intrauterine insemination under medical supervision.

11 b. The provisions of this section shall apply to those small
12 employer health benefits plans in which the carrier has reserved the
13 right to change the premium.

14
15 8. a. Notwithstanding any law to the contrary, a health
16 maintenance organization contract that provides pregnancy-related
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
20 for health care services by health maintenance organizations under
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
25 Benefits Commission shall ensure that every contract purchased by
26 the commission that provides pregnancy-related benefits shall
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.

43 44 STATEMENT

45
46 This bill requires health insurers (health, hospital and medical
47 service corporations, commercial individual and group health
48 insurers; health maintenance organizations, health benefits plans

1 issued pursuant to the New Jersey Individual Health Coverage and
2 Small Employer Health Benefits Programs, the State Health
3 Benefits Program, and the School Employees' Health Benefits
4 Program) to provide health benefits coverage for any expenses
5 incurred in the provision of intrauterine insemination under medical
6 supervision.