

State Corporation Commission 2008 Fiscal Impact Statement

1. Bill Number: SB631

House of Origin	<u>X</u>	Introduced	<u> </u>	Substitute	<u> </u>	Engrossed
Second House	<u> </u>	In Committee	<u> </u>	Substitute	<u> </u>	Enrolled

2. Patron: Ticer

3. Committee: Commerce and Labor

4. Title: Accident and sickness insurance; coverage for the treatment of infertility.

5. Summary/Purpose: Requires health insurance carriers, health services plans and health maintenance organizations to provide coverage for the treatment of infertility. The bill defines “infertility” as meaning the inability to conceive after one year of unprotected sexual intercourse. Infertility treatment does not include reversal of a vasectomy or tubal ligation. The bill applies to policies, contracts and plans delivered, issued for delivery, reissued, or extended in the Commonwealth on or after July 1, 2008, or any time thereafter when any term of the policy, contract, or plan is changed or premium is adjusted. Reimbursement for treatment must be determined according to the same formula as charges for other medical and surgical procedures. The coverage must have durational limits, deductibles, and coinsurance factors no less favorable than for physical illness generally. The bill does not apply to short-term travel, accident only, limited or specified disease policies, policies designed for issuance to persons eligible for Medicare, or similar coverage under state or federal government plans, or short-term nonrenewable policies of no more than six months’ duration.

6. No Fiscal Impact on the State Corporation Commission

7. Budget amendment necessary: No

8. Fiscal implications: None on the State Corporation Commission

9. Specific agency or political subdivisions affected: State Corporation Commission Bureau of Insurance

10. Technical amendment necessary: No

11. Other comments: Mandates for infertility coverage have been reviewed by the Special Advisory Commission on Mandated Health Insurance Benefits six times since the Advisory Commission came into existence in 1990. Different bills were reviewed in 1990, 1992, 1994, 1999, and 2000. In 2004, House Bill 619 patroned by Delegate Carrico was reviewed, and the Advisory Commission voted to recommend against enactment of the bill (9 to 0).

Date: 01/28/08 / V. Tompkins

cc: Secretary of Commerce and Trade

Secretary of Health and Human Resources

