

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1996 Session of
1987

INTRODUCED BY WOGAN, J. TAYLOR, O'BRIEN, KENNEY, TIGUE, HAGARTY,
E. Z. TAYLOR, COHEN, MAYERNIK, GEIST, TRELLO AND JOHNSON,
NOVEMBER 24, 1987

REFERRED TO COMMITTEE ON INSURANCE, NOVEMBER 24, 1987

AN ACT

1 Amending the act of May 18, 1976 (P.L.123, No.54), entitled "An
2 act to provide reasonable standardization and simplification
3 of terms and coverages of individual accident and health
4 insurance policies and subscriber contracts of health plan
5 corporations, nonprofit health service plans and certificates
6 issued by fraternal benefit societies to facilitate public
7 understanding and comparison, to eliminate provisions
8 contained in individual accident and health insurance
9 policies and subscriber contracts of health plan corporations
10 and nonprofit health service plans and certificates issued by
11 fraternal benefit societies which may be misleading or
12 unreasonably confusing in connection either with the purchase
13 of such coverages or with the settlement of claims, and to
14 provide for full disclosure in the sale of accident and
15 health coverages," prohibiting insurers from excluding
16 certain benefits from policies.

17 The General Assembly of the Commonwealth of Pennsylvania
18 hereby enacts as follows:

19 Section 1. The act of May 18, 1976 (P.L.123, No.54), known
20 as the Individual Accident and Sickness Insurance Minimum
21 Standards Act, is amended by adding a section to read:

22 Section 6.1. Limitation on Excluding Certain Benefits.--(a)
23 Every policy or contract delivered or issued for delivery in
24 this State that provides pregnancy-related benefits may not

exclude benefits for outpatient expenses arising from in vitro fertilization procedures performed in accordance with this section.

(b) Benefits under this section shall be provided to the same extent as benefits provided for other pregnancy-related procedures.

(c) Benefits for outpatient expenses for in vitro fertilization procedures shall be subject to the following conditions:

(1) The patient's oocytes must be fertilized with the patient's spouse's sperm.

(2) The patient and the patient's spouse must have had a history of infertility for a period of at least five years' duration.

(3) The infertility is associated with endometriosis, exposure in utero to diethylstilbestrol or blockage of, or surgical removal of, one or both fallopian tubes or any combination of the foregoing.

(4) The patient must have been unable to attain a successful pregnancy through the use of any less expensive infertility treatments available under the policy or contract.

(5) The in vitro fertilization procedures must be performed at medical facilities that conform to the American College of Obstetricians and Gynecologists guidelines for in vitro fertilization clinics or to the American Fertility Society minimal standards for programs of in vitro fertilization.

Section 2. This act shall take effect in 60 days.