## **RÉSUMÉ DIGEST**

## ACT 299 (HB 186)

## 2023 Regular Session

Davis

<u>New law</u> requires a health coverage plan (plan) that provides hospital, medical, or surgical benefits to cover medically necessary expenses for standard fertility preservation services for a covered individual who undergoes a medical treatment for cancer that may directly or indirectly cause iatrogenic infertility. Requires a plan to cover the costs associated with storage of oocytes and sperm for a minimum of 3 years, but authorizes a plan to exclude such storage costs thereafter.

<u>New law</u> prohibits a plan from requiring preauthorization for coverage, but authorizes a plan to contain provisions for maximum benefits and applications of deductibles, copayments, coinsurances, and reasonable limitations and exclusions to the extent that these applications are not inconsistent with <u>new law</u>.

<u>New law</u> authorizes a religious employer to submit to a health insurance issuer a written request for exemption when the employer's beliefs and practices conflict with the requirements of <u>new law</u>. Requires a religious employer exempt from <u>new law</u> to provide written notice of its exemption to prospective enrollees of its plan. Further authorizes an enrollee of a plan provided by his religious employer to purchase, at his own expense, a supplemental insurance policy that covers standard fertility preservation services.

<u>New law</u> defines "health coverage plan", "iatrogenic infertility", "medical treatment that may directly or indirectly cause iatrogenic infertility", "religious employer", and "standard fertility preservation services".

New law may be known and cited as "The Medically Necessary Fertility Preservation Act".

<u>New law</u> applies to a policy, contract, or plan issued on and after Jan. 1, 2024, and requires a current policy, contract, or plan to convert to the provisions of <u>new law</u> by Jan. 1, 2025.

<u>New law</u> does not apply to plans offered through the federally-facilitated Health Insurance Marketplace until an appropriation is provided by the legislature.

Effective January 1, 2024.

(Adds R.S. 22:1036.1)