



State of Connecticut Mandate Insurance Coverage for Infertility Treatment and Procedures

Information Sheet

The bill goes into effect on October 1, 2005. The language of the Bill is very vague and we strongly suggest you follow up with your benefits administrators, insurance plans and the State of CT Insurance Commission to make sure that your infertility coverage is clear to you before you seek services.

Based on conversations with insurance carriers this is what we understand will happen:

Existing Members

For existing members that are re-newing a policy within a plan, they will be eligible for coverage under the mandate upon their policies renewal date after October 1, 2005. Most plans renew on October 1, January 1 or July 1 of each year.

New Members

For members new to a plan after October 1, 2005, they will become eligible for coverage under the mandate once they have been enrolled in their new plan and have waited the appropriate eligibility period as required by the plan. Patients should call their employer, insurance company or the State of Ct Insurance Commission (800-203-3447) for more information.

Highlights of the Mandate:

- Coverage, up to age 40 (does not include fortieth year)
- Ovulation Induction-4 cycles lifetime
- IUI-3 cycles lifetime
- IVF- 2 cycles lifetime. Any fertilization or transfer shall be credited toward maximum as one cycle. (i.e. Frozen embryo Transfer)
- If a physician's treatment plan does not include IUI, patients can move directly to IVF; however, the spirit of the Act is for patients to try to utilize less invasive options before moving to IVF.

What's covered?

All medically necessary expenses for of the diagnosis and treatment of infertility, including but not limited to ovulation induction, IUI, and IVF. Some of the gray areas are there is no specific mention of medications, AED, PGD or other experimental treatments. In addition, it is unclear if ovulation induction/IUI and ovulation induction/IVF are mutually exclusive or inclusive to one another. The point of view of employers, insurance carries and the State of CT Insurance Commission is yet to be determined.

Should I wait to pursue treatment?

Infertility treatment is very age specific, the younger the patient the better the chances of a positive outcome.

We highly recommend that you contact your benefits administrator, insurance plan and/or the State of Connecticut Insurance Commission to find out how this mandate will benefit you, exactly when you become eligible and if there are forms that need to be completed.

www.nefertility.com