

NYS Insurance Law Fact Sheet

Did you know....

In the state of New York, laws exist which mandate that all individuals with group health insurance coverage be provided coverage for a basic infertility workup and treatment.

Specifically (from the National Conference of State Legislatures):

N.Y. Insurance Law § 3216 (13), § 3221 (6) and § 4303(1990, 2002) prohibit individual and group health insurance policies from excluding coverage for hospital care, surgical care and medical care for diagnosis and treatment of correctable medical conditions otherwise covered by the policy solely because the medical condition results in infertility. It was amended in 2002 to require certain insurers to cover infertility treatment for women between the ages of 21 and 44 years.

(Reference: <http://www.ncsl.org/default.aspx?tabid=14391>)

Thus tests such as hysterosalpingograms, hysteroscopy, laparoscopy, semen analysis, blood tests, ultrasounds, etc. must be covered by group insurance policies. Exclusions do apply however. For instance, in vitro fertilization (IVF), gamete intrafallopian tube transfers (GIFT), zygote intrafallopian tube transfers (ZIFT), and reversal of elective sterilizations are not covered. Visit the following website for more information: <http://www.fertilitylifelines.com/payingfortreatment/state-mandatedinsurancelist.jsp#NewYork>

Also of interest for NYS residents.....

If you are covered by NYS Medicaid that is not part of a group HMO, Medicaid will pay for diagnostic testing and treatment for medical conditions that can result in infertility.

In addition, the NYS Department of Health runs a grant program called the “Infertility Demonstration Program” which provides funding for women who need to utilize IVF or GIFT and for men who require testicular sperm extraction (TESE) who hold private insurance which does not cover the cost of these procedures. Now, 17 providers in NYS participate in this grant program.

To learn more about the Infertility Demonstration Program:

http://www.health.ny.gov/community/reproductive_health/infertility/

To access the list of the 17 providers:

http://www.health.ny.gov/community/reproductive_health/infertility/demonstration_program/participating_infertility_facilities.htm

