
A BILL FOR AN ACT

RELATING TO INSURANCE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. Chapter 431, Hawaii Revised Statutes, is
2 amended by adding a new section to article 10A, part I, to be
3 appropriately designated and to read as follows:

4 "§431:10A- Standard fertility preservation services
5 coverage. (a) Each individual or group policy of accident and
6 health or sickness insurance issued or renewed in the State
7 after December 31, 2024, shall provide to the policyholder, and
8 individuals under twenty-six years of age covered under the
9 policy, coverage for standard fertility preservation services
10 for any insured who may undergo a medically necessary treatment
11 that may directly or indirectly cause iatrogenic infertility.

12 (b) No policy that provides coverage for standard
13 fertility preservation services as required by subsection (a)
14 shall:

15 (1) Use any prior diagnosis or prior fertility treatment
16 as a basis for excluding, limiting, or otherwise



1 restricting the availability of the required coverage;

2 or

3 (2) Discriminate based on the insured's expected length of

4 life, present or predicted disability, degree of

5 medical dependency, perceived quality of life, or

6 other health conditions.

7 (c) Any limitations imposed by a policy shall be based on

8 the covered individual's medical history and clinical guidelines

9 adopted by the insurer. Any clinical guidelines used by the

10 insurer shall be based on the current guidelines developed by

11 the American Society of Clinical Oncology and shall not deviate

12 from the full scope of the guidelines.

13 (d) As used in this section, unless the context requires

14 otherwise:

15 "Iatrogenic infertility" means an impairment of fertility

16 caused directly or indirectly by surgery, chemotherapy,

17 radiation, or other medical treatment affecting the reproductive

18 organs or processes.

19 "Medically necessary treatment that may directly or

20 indirectly cause iatrogenic infertility" means medical treatment



1 with a likely side effect of infertility as established by the
2 American Society of Clinical Oncology.

3 "Standard fertility preservation services" means the
4 procedures to preserve fertility as outlined and established
5 according to the professional guidelines published by the
6 American Society of Clinical Oncology. "Standard fertility
7 preservation services" include the full scope of services or
8 treatments, without any exclusions or limitations, as defined in
9 the most recent professional guidelines established by the
10 American Society of Oncology. "Standard fertility preservation
11 services" do not include any experimental procedures or other
12 procedures not determined to be established medical practices by
13 the American Society of Clinical Oncology."

14 SECTION 2. Chapter 432, Hawaii Revised Statutes, is
15 amended by adding a new section to article I, part VI, to be
16 appropriately designated and to read as follows:

17 "§432:1- **Standard fertility preservation services**
18 **coverage.** (a) Each individual or group hospital or medical
19 service plan contract issued or renewed in this State after
20 December 31, 2024, shall provide to the member, and individuals
21 under twenty-six years of age covered under the plan contract,



1 coverage for standard fertility preservation services for any
2 covered person who may undergo a medically necessary treatment
3 that may directly or indirectly cause iatrogenic infertility.

4 (b) No plan contract that provides coverage for standard
5 fertility preservation services as required by subsection (a)
6 shall:

7 (1) Use any prior diagnosis or prior fertility treatment
8 as a basis for excluding, limiting, or otherwise
9 restricting the availability of the required coverage;
10 or

11 (2) Discriminate based on the covered person's expected
12 length of life, present or predicted disability,
13 degree of medical dependency, perceived quality of
14 life, or other health conditions.

15 (c) Any limitations imposed by a plan contract shall be
16 based on the covered individual's medical history and clinical
17 guidelines adopted by the mutual benefit society. Any clinical
18 guidelines used by the mutual benefit society shall be based on
19 the current guidelines developed by the American Society of
20 Clinical Oncology and shall not deviate from the full scope of
21 the guidelines.



1 (d) As used in this section, unless the context requires
2 otherwise:

3 "Iatrogenic infertility" means an impairment of fertility
4 caused directly or indirectly by surgery, chemotherapy,
5 radiation, or other medical treatment affecting the reproductive
6 organs or processes.

7 "Medically necessary treatment that may directly or
8 indirectly cause iatrogenic infertility" means medical treatment
9 with a likely side effect of infertility as established by the
10 American Society of Clinical Oncology.

11 "Standard fertility preservation services" means the
12 procedures to preserve fertility as outlined and established
13 according to the professional guidelines published by the
14 American Society of Clinical Oncology. "Standard fertility
15 preservation services" include the full scope of services or
16 treatments, without any exclusions or limitations, as defined in
17 the most recent professional guidelines established by the
18 American Society of Oncology. "Standard fertility preservation
19 services" do not include any experimental procedures or other
20 procedures not determined to be established medical practices by
21 the American Society of Clinical Oncology."



1 SECTION 3. Section 432D-23, Hawaii Revised Statutes, is
2 amended to read as follows:

3 **"§432D-23 Required provisions and benefits.**

4 Notwithstanding any provision of law to the contrary, each
5 policy, contract, plan, or agreement issued in the State after
6 January 1, 1995, by health maintenance organizations pursuant to
7 this chapter, shall include benefits provided in sections
8 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116,
9 431:10A-116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119,
10 431:10A-120, 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126,
11 431:10A-132, 431:10A-133, 431:10A-134, 431:10A-140, and
12 [~~431:10A-134~~] 431:10A-_____, and chapter 431M."

13 SECTION 4. Statutory material to be repealed is bracketed
14 and stricken. New statutory material is underscored.

15 SECTION 5. This Act shall take effect on July 1, 3000.



Report Title:

Insurance; Mandatory Coverage; Standard Fertility Preservation Services; Medically Necessary Treatment

Description:

For policies, contracts, plans, and agreements issued or renewed after 12/31/2024, requires the insurers, mutual benefit societies, and health maintenance organizations to provide coverage for standard fertility preservation services for persons undergoing medically necessary treatment that may cause iatrogenic infertility. Effective 7/1/3000. (HD1)

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.

