

1                                   A bill to be entitled  
 2           An act relating to state group insurance program  
 3           coverage of standard fertility preservation services;  
 4           amending s. 110.12303, F.S.; requiring the Department  
 5           of Management Services under the state group insurance  
 6           program to provide coverage of medically necessary  
 7           expenses relating to standard fertility preservation  
 8           services for specified policies under certain  
 9           circumstances; prohibiting state-contracted health  
 10          maintenance organizations and state group health  
 11          insurance plans from requiring preauthorization for  
 12          such services; authorizing maximum benefit provisions  
 13          under specified circumstances; providing definitions;  
 14          providing an effective date.

15  
 16   Be It Enacted by the Legislature of the State of Florida:

17  
 18           **Section 1. Subsection (7) is added to section 110.12303,**  
 19   **Florida Statutes to read:**

20           110.12303 State group insurance program; additional  
 21   benefits; price transparency program; reporting.—

22           (7) (a) For a state-contracted HMO or state group health  
 23   insurance plan policy issued or renewed on or after January 1,  
 24   2026, the department shall provide coverage of medically  
 25   necessary expenses relating to standard fertility preservation

26 services if the covered individual:

27 1. Has been diagnosed with cancer and the necessary cancer  
28 treatment may directly or indirectly cause iatrogenic  
29 infertility; and

30 2. Is within reproductive age.

31 (b) Coverage of standard fertility preservation services  
32 under paragraph (a) includes the costs associated with the  
33 storage of eggs and sperm for a period not to exceed 3 years.

34 (c) A state-contracted HMO or state group health insurance  
35 plan may not require preauthorization for coverage of standard  
36 fertility preservation services. However, a state-contracted HMO  
37 or state group health insurance plan policy may contain maximum  
38 benefit provisions which may subject a covered standard  
39 fertility preservation service to a deductible, copayment,  
40 coinsurance, or reasonable limitations and exclusions, to the  
41 extent the deductible, copayment, coinsurance, limitations, or  
42 exclusions are not inconsistent with the maximum benefit  
43 provisions.

44 (d) As used in this subsection, the term:

45 1. "Iatrogenic infertility" means an impairment of  
46 fertility caused directly or indirectly by surgery,  
47 chemotherapy, radiation, or other medical treatment that has a  
48 potential side effect of impaired fertility as established by  
49 the American Society of Clinical Oncology or the American  
50 Society for Reproductive Medicine.

51        2. "Reproductive age" means the age range in which an  
52 individual is deemed fertile as established by the American  
53 Society of Clinical Oncology or the American Society for  
54 Reproductive Medicine.

55        3.a. "Standard fertility preservation services" means  
56 procedures that are:

57        (I) Consistent with established medical practices or  
58 professional guidelines published by the American Society of  
59 Clinical Oncology or the American Society for Reproductive  
60 Medicine; and

61        (II) Used to preserve a person's fertility and ability to  
62 have children.

63        b. The term includes, but is not limited to, procedures  
64 for the preservation of eggs, sperm, and ovarian tissues.

65        **Section 2.** This act shall take effect July 1, 2025.