

By Senator Calatayud

38-01270-25

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1                   A bill to be entitled  
2           An act relating to coverage for fertility preservation  
3           services; amending s. 110.12303, F.S.; requiring the  
4           Department of Management Services to provide coverage  
5           of certain fertility preservation services for state  
6           group health insurance plan policies issued on or  
7           after a specified date; specifying requirements and  
8           limitations regarding such coverage; prohibiting a  
9           state group health insurance plan from requiring  
10          preauthorization for certain covered services;  
11          authorizing health benefit plans to contain certain  
12          provisions under specified conditions; defining terms;  
13          providing an effective date.

14  
15 Be It Enacted by the Legislature of the State of Florida:

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

19           110.12303 State group insurance program; additional  
20 benefits; price transparency program; reporting.-

21           (7) (a) For state group health insurance plan policies  
22 issued on or after January 1, 2026, the department shall provide  
23 coverage of medically necessary expenses relating to standard  
24 fertility preservation services when a medically necessary  
25 treatment may directly or indirectly cause iatrogenic  
26 infertility. Coverage under this section extends to covered  
27 individuals who have been diagnosed with cancer for which  
28 necessary cancer treatment may directly or indirectly cause  
29 iatrogenic infertility and who are within reproductive age.

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

34 (c) A state group health insurance plan may not require  
35 preauthorization for coverage of standard fertility preservation  
36 services; however, a health benefit plan may contain provisions  
37 for maximum benefits and may subject the covered service to the  
38 same deductible, copayment, coinsurance, and reasonable  
39 limitations and exclusions to the extent that these applications  
40 are not inconsistent with this subsection.

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

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

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

52 3. "Standard fertility preservation services" means oocyte  
53 and sperm preservation procedures, including ovarian tissue,  
54 sperm, and oocyte cryopreservation, which are consistent with  
55 established medical practices or professional guidelines  
56 published by the American Society of Clinical Oncology or the  
57 American Society for Reproductive Medicine.

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