

By the Committees on Banking and Insurance; and Governmental Oversight and Accountability; and Senators Calatayud and Sharief

597-03072-25

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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 retrieval and preservation
6 services for state group health insurance plan
7 policies issued on or after a specified date;
8 specifying requirements and limitations regarding such
9 coverage; prohibiting a state group health insurance
10 plan from requiring preauthorization for certain
11 covered services; authorizing health benefit plans to
12 contain certain provisions under specified conditions;
13 defining terms; 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
23 provide, consistent with the laws of this state, coverage of
24 medically necessary expenses relating to standard fertility
25 preservation services when cancer treatments may directly or
26 indirectly cause iatrogenic infertility.

27 (b) Coverage of standard fertility preservation services
28 under this subsection includes the costs associated with
29 retrieving and preserving sperm and oocyte materials which are

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30 consistent with nationally recognized clinical practice
31 guidelines and definitions. Coverage of retrieval and storage
32 expires after a period of 3 years from the date of the
33 procedures presenting a risk of iatrogenic infertility or when
34 the individual is no longer covered under the state group health
35 insurance plan, whichever occurs first.

36 (c) A state group health insurance plan may not require
37 preauthorization for coverage of standard fertility retrieval
38 and preservation services; however, a health benefit plan may
39 contain provisions for maximum benefits and may subject the
40 covered service to the same deductible, copayment, and
41 coinsurance.

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

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

48 2. "Nationally recognized clinical practice guidelines and
49 definitions" mean evidence-based clinical practice guidelines
50 developed by independent organizations or medical professional
51 societies using a transparent methodology and reporting
52 structure and with a conflict-of-interest policy, and
53 definitions used or established in said guidelines. Guidelines
54 developed by such organizations or societies must establish
55 standards of care informed by a systematic review of evidence
56 and an assessment of the benefits and costs of alternative care
57 options and include recommendations intended to optimize patient
58 care.

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59 3. "Standard fertility retrieval and preservation services"
60 means oocyte and sperm retrieval and preservation procedures and
61 storage, including ovarian tissue, sperm, and oocyte
62 cryopreservation, which are consistent with nationally
63 recognized clinical practice guidelines and definitions.

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