

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 specified state group
6 health insurance plan policies to provide coverage of
7 medically necessary expenses relating to standard
8 fertility retrieval and preservation services under
9 certain circumstances; specifying the costs covered by
10 the coverage and the expiration of the coverage;
11 prohibiting state group health insurance plans from
12 requiring preauthorization for such services;
13 authorizing maximum benefit provisions and cost-
14 sharing requirements; providing definitions; providing
15 an effective date.

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17 Be It Enacted by the Legislature of the State of Florida:
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19 **Section 1. Subsection (7) is added to section 110.12303,**
20 **Florida Statutes to read:**

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

23 (7) (a) For state group health insurance plan policies
24 issued on or after January 1, 2026, the department shall provide
25 coverage of medically necessary expenses relating to standard

26 fertility retrieval and preservation services when cancer
27 treatments may directly or indirectly cause iatrogenic
28 infertility.

29 (b) Coverage of standard fertility retrieval and
30 preservation services under this subsection includes the costs
31 associated with retrieving and preserving sperm and oocyte
32 materials which are consistent with nationally recognized
33 clinical practice guidelines and definitions. Coverage of
34 retrieval and storage expires after a period of 3 years after
35 the date of the procedures presenting a risk of iatrogenic
36 infertility or when the individual is no longer covered under
37 the state group health insurance plan, whichever occurs first.

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

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 associated medically necessary
48 treatment with a potential side effect of impaired fertility as
49 established by the American Society for Clinical Oncology.

50 2. "Nationally recognized clinical practice guidelines and

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

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

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