



State of Wisconsin  
2023 - 2024 LEGISLATURE

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**SENATE SUBSTITUTE AMENDMENT 1,  
TO ASSEMBLY BILL 610**

March 12, 2024 - Offered by Senators ROYS, HESSELBEIN, AGARD, CARPENTER, L. JOHNSON, LARSON, PFAFF, SMITH, SPREITZER and WIRCH.

1 **AN ACT to create** 253.17, 609.74 and 632.895 (15m) of the statutes; **relating to:**  
2 right to assisted reproductive technologies, coverage of of infertility services  
3 under health insurance policies and plans, and granting rule-making  
4 authority.

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***Analysis by the Legislative Reference Bureau***

This bill provides that any individual in this state may access any assisted reproductive technology without prohibition or unreasonable limitation or interference and that health care providers have a corresponding right to provide assisted reproductive technology services and information or advice related to assisted reproductive technologies. "Assisted reproductive technology" is defined under the bill to mean any procreative procedure that involves the handling of human eggs or embryos, including in vitro fertilization, gamete intrafallopian transfer, zygote intrafallopian transfer, pronuclear stage transfer, and tubal embryo transfer. Further, the bill provides that a statute that provides that any person, other than the mother, who intentionally destroys the life of an unborn child is guilty of a Class H felony does not apply to the receipt or provision of assisted reproductive technology services; any promotion, encouragement, or counseling in favor of assisted reproductive technology; or any referral for assisted reproductive technology either directly or through an intermediary.

The bill requires health insurance policies and self-insured governmental health plans that cover medical or hospital expenses to cover the diagnosis of and treatment for infertility and standard fertility preservation services. Coverage required under the bill must include at least four completed egg retrievals with unlimited embryo transfers in accordance with certain guidelines, and single embryo transfer may be used when recommended and medically appropriate. Under the bill, policies and plans are prohibited from imposing any exclusion, limitation, or other restriction on coverage of medications that are required to be covered under the bill that is not imposed on any other prescription medications covered under the policy or plan. Similarly, policies and plans may not impose any exclusion, limitation, cost-sharing requirement, benefit maximum, waiting period, or other restriction on diagnosis, treatment, or services for which coverage is required under the bill that is different from any exclusion, limitation, cost-sharing requirement, benefit maximum, waiting period, or other restriction imposed on benefits for other services. Also, policies and plans may not impose any exclusion, limitation, or other restriction on diagnosis, treatment, or services for which coverage is required under the bill on the basis that an insured person participates in fertility services provided by or to a third party. Current law refers to health insurance policies as disability insurance policies.

This proposal may contain a health insurance mandate requiring a social and financial impact report under s. 601.423, stats.

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***The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:***

1           **SECTION 1.** 253.17 of the statutes is created to read:

2           **253.17 Right to assisted reproductive technologies. (1)** In this section:

3           (a) “Assisted reproductive technology” means any procreative procedure that  
4 involves the handling of human eggs or embryos. “Assisted reproductive technology”  
5 includes in vitro fertilization, gamete intrafallopian transfer, zygote intrafallopian  
6 transfer, pronuclear stage transfer, and tubal embryo transfer.

7           (b) “Health care provider” has the meaning given in s. 146.81 (1).

8           **(2)** Any individual in this state may access any assisted reproductive  
9 technology without prohibition or unreasonable limitation or interference, and a  
10 health care provider has a corresponding right to provide assisted reproductive

1 technology services and information or advice related to assisted reproductive  
2 technologies.

3 **(3)** Section 940.04 does not apply to any of the following:

4 (a) The receipt or provision of assisted reproductive technology services.

5 (b) Any promotion, encouragement, or counseling in favor of assisted  
6 reproductive technology.

7 (c) Any referral for assisted reproductive technology either directly or through  
8 an intermediary.

9 **SECTION 2.** 609.74 of the statutes is created to read:

10 **609.74 Coverage of infertility services.** Defined network plans and  
11 preferred provider plans are subject to s. 632.895 (15m).

12 **SECTION 3.** 632.895 (15m) of the statutes is created to read:

13 **632.895 (15m) COVERAGE OF INFERTILITY SERVICES.** (a) In this subsection:

14 1. "Diagnosis of and treatment for infertility" means any recommended  
15 procedure or medication at the direction of a physician that is consistent with  
16 established, published, or approved medical practices or professional guidelines  
17 from the American College of Obstetricians and Gynecologists, or its successor  
18 organization, or the American Society for Reproductive Medicine, or its successor  
19 organization.

20 2. "Infertility" means a disease, condition, or status characterized by any of the  
21 following:

22 a. The failure to establish a pregnancy or carry a pregnancy to a live birth after  
23 regular, unprotected sexual intercourse for, if the woman is under 35 years of age,  
24 no longer than 12 months or, if the woman is 35 years of age or older, no longer than

1 6 months including any time during those 12 months or 6 months that the woman  
2 has a pregnancy that results in a miscarriage.

3 b. An individual's inability to reproduce either as a single individual or with  
4 a partner without medical intervention.

5 c. A physician's findings based on a patient's medical, sexual, and reproductive  
6 history, age, physical findings, or diagnostic testing.

7 3. "Self-insured health plan" means a self-insured health plan of the state or  
8 a county, city, village, town, or school district.

9 4. "Standard fertility preservation service" means a procedure that is  
10 consistent with established medical practices or professional guidelines published  
11 by the American Society for Reproductive Medicine, or its successor organization, or  
12 the American Society of Clinical Oncology, or its successor organization, for an  
13 individual who has a medical condition or is expected to undergo medication therapy,  
14 surgery, radiation, chemotherapy, or other medical treatment that is recognized by  
15 medical professionals to cause a risk of impairment to fertility.

16 (b) Subject to pars. (c) to (e), every disability insurance policy and self-insured  
17 health plan that provides coverage for medical or hospital expenses shall cover  
18 diagnosis of and treatment for infertility and standard fertility preservation  
19 services. Coverage required under this paragraph includes at least 4 completed  
20 oocyte retrievals with unlimited embryo transfers in accordance with the guidelines  
21 of the American Society for Reproductive Medicine or its successor organization, and  
22 single embryo transfer may be used when recommended and medically appropriate.

23 (c) 1. A disability insurance policy or self-insured health plan may not do any  
24 of the following:

1           a. Impose any exclusion, limitation, or other restriction on coverage required  
2 under par. (b) on the basis of a covered individual's participation in fertility services  
3 provided by or to a 3rd party.

4           b. Impose any exclusion, limitation, or other restriction on coverage required  
5 under par. (b) of medications that is different from that imposed on any other  
6 prescription medications covered under the policy or plan.

7           c. Impose any exclusion, limitation, cost-sharing requirement, benefit  
8 maximum, waiting period, or other restriction on coverage required under par. (b) of  
9 diagnosis of and treatment for infertility and standard fertility preservation services  
10 that is different from an exclusion, limitation, cost-sharing requirement, benefit  
11 maximum, waiting period, or other restriction imposed on benefits for services that  
12 are covered by the policy or plan and that are not related to infertility.

13           2. A disability insurance policy or self-insured health plan shall provide  
14 coverage required under par. (b) to any covered individual under the policy or plan,  
15 including any covered spouse and nonspouse dependent, to the same extent as other  
16 pregnancy-related benefits covered under the policy or plan.

17           (d) The commissioner, after consulting with the department of health services  
18 on appropriate treatment for infertility, shall promulgate any rules necessary to  
19 implement this subsection. Before the promulgation of rules, disability insurance  
20 policies and self-insured health plans are considered to comply with the coverage  
21 requirements of par. (b) if the coverage conforms to the standards of the American  
22 Society for Reproductive Medicine or its successor organization.

23           (e) This subsection does not apply to a disability insurance policy that is a  
24 health benefit plan described under s. 632.745 (11) (b).

25           **SECTION 4. Nonstatutory provisions.**

