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Infertility Insurance Coverage in Connecticut – What YOU Need to Know

You've certainly heard by now about the passage of legislation, Senate Bill 508, which will assist Connecticut families who are having difficulty conceiving a child. The bill, which will require most individual and group health insurance policies in Connecticut to cover the cost of diagnosis and treatment of infertility, will likely benefit some of your patients. So, we thought it would be helpful to provide you with the following, more detailed information about the Act itself.

Overall, we at The Center applaud the passing of the legislation and think it's a great first step toward assisting Connecticut families struggling with infertility. But there are still some grey areas and areas of concern that we want to make you aware of, too...

What is covered under the new plan?

Under the legislation, certain individual and group health insurance policies will be required to cover "medically necessary expenses" relating to infertility treatments, including in vitro fertilization and other procedures.

This includes:

- A lifetime maximum benefit of 4 cycles of ovulation induction;
- A lifetime maximum benefit of 3 cycles of intrauterine insemination (IUIs);
- A lifetime maximum benefit of 2 cycles of In Vitro fertilization (IVF) with not more than 2 embryos implanted per cycle.

There is, however, no mention of specific medications, AED, PGD or other treatments. This grey area will have to be played out under the law and we will have to see what

point of view employers, insurance carriers and the State of Connecticut Insurance Commission take. All patients are encouraged to contact their benefits administrator and/or health plan for their specific level of benefit.

Another coverage highlight of the plan is that it provides coverage for women up to 40 years old. This age requirement does bring up certain concerns. Nationally, nearly 15% of IVF cycles occur in women 40 years old or older. That statistic is also representative of what we see in our practice. We are concerned that this bill does not meet the needs of this patient population as well as it could.

Another area of concern is related to the lifetime maximum benefit of 2 IVF cycles with not more than 2 embryos implanted. We know that the ability to undergo multiple cycles can greatly improve a women's chances for success with IVF. Moreover, the restriction of not being able to transfer more than 2 embryos per cycle is unprecedented in similar mandates in the U.S.

This part of the bill is clearly an attempt to address growing concerns over multiple births associated with advanced reproductive treatments. We are very concerned about multiple pregnancies. Our team puts a tremendous focus on evaluating embryo quality so that we can transfer as few as possible, while still maintaining strong pregnancy rates. The appropriate number of embryos to transfer should be based on clinical need and left between physician and patients.

The Center for Advanced Reproductive Services has been nationally recognized for its ability to minimize higher order pregnancies while maintaining pregnancy rates above the national average in women 35 and younger.

Please remember to visit our website at: www.uconnfertility.com

When does the new plan take effect?

The bill will take effect October 1 of this year. According to the State of Connecticut Insurance Commission, policies and subsequent coverage will not change until routine renewal or effective date(s) after October 1, 2005. Members must be enrolled for 12 months from their renewal or effective date(s) after October 1, 2005. Therefore, it will be roughly 18 months before most people are affected by this new legislation.

Do all employers have to provide coverage?

No, in the event the diagnosis and treatment of infertility is in religious or moral conflict with an organization's religious or moral beliefs they can be exempt from providing infertility coverage.

Moreover, employers who administer self funded insurance plans are exempt from this Act as such fall under federal jurisdiction.

In addition, only employers who fall under Connecticut state law must comply with this law. Employers headquartered out of state, with health insurance policies

issued from an out of state address, are not required to abide by this law, regardless of the fact that their employee(s) may reside in Connecticut.

Should patients wait to pursue treatment?

We know that infertility treatment is very age specific. Typically, the younger the patient, the better the outcome.

If considering waiting, patients must be cognizant that they may not be covered under the mandate for up to 18 months from now. If that puts them at 40+ they would not be covered anyway.

Finally, we have no idea what kind of volume this mandate may generate. It is conceivable that demand will be such that when some is ready to cycle 18-24 months from now, volume and capacity constraints may further delay treatment.

Should you have any questions on any of the above information, please feel free to contact one of us at The Center at (860) 679-4324.