

STAND. COM. REP. NO. 120

Honolulu, Hawaii

FEB 10 2025

RE: S.B. No. 642
S.D. 1

Honorable Ronald D. Kouchi
President of the Senate
Thirty-Third State Legislature
Regular Session of 2025
State of Hawaii

Sir:

Your Committee on Health and Human Services, to which was referred S.B. No. 642 entitled:

"A BILL FOR AN ACT RELATING TO INSURANCE,"

begs leave to report as follows:

The purpose and intent of this measure is to require all health insurance policies, contracts, plans, and agreements issued or renewed after December 31, 2025, to provide coverage for standard fertility preservation services for persons undergoing medically necessary treatment that may cause iatrogenic infertility.

Your Committee received testimony in support of this measure from the Department of Labor and Industrial Relations; American Cancer Society Cancer Action Network Inc.; Hawaii Association of Health Plans; Alliance for Fertility Preservation; Advanced Reproductive Medicine and Gynecology of Hawaii, Inc.; Fertility Institute of Hawaii; The Leukemia & Lymphoma Society, Inc.; Hawaii Society of Clinical Oncology; Association for Clinical Oncology; Hawaii Medical Service Association; and seven individuals.

Your Committee received comments on this measure from the Insurance Division of the Department of Commerce and Consumer Affairs and Office of the Auditor.



Your Committee finds that health insurance coverage of fertility preservation services provides options for patients to have biological children even after medical treatment has resulted in temporary or permanent infertility. Your Committee further finds that all individuals should have equitable access to quality health care and an equal opportunity to live a full life. This measure reduces significant financial barriers for many patients in need of fertility preservation services and promotes public health equity.

Your Committee acknowledges the concerns raised in the Auditor's report *Study of Proposed Mandatory Health Insurance Coverage for Standard Fertility Preservation Services*, Report No. 23-11, November 2023, that the Auditor was unable to determine the financial impact of mandatory insurance coverage for standard fertility preservation services on the total cost of health care due to the lack of responses from health insurance carriers, and that numerous and significant assumptions had to be made to conduct the analysis. Therefore, your Committee finds that at this point, the coverage cannot be made mandatory, but optional. Your Committee further believes that the optional coverage should also be made available to individuals who are twenty-six years of age and older.

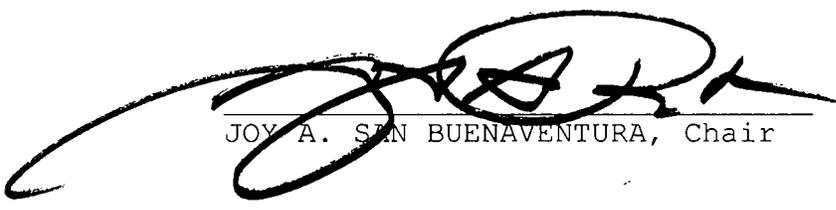
Accordingly, your Committee has amended this measure by:

- (1) Requiring health insurance policies, contracts, plans, or agreements issued or renewed after December 31, 2025, to provide optional, rather than mandatory, coverage for standard fertility preservation services;
- (2) Deleting language that would have limited the required health insurance coverage for standard fertility preservation services to individuals under twenty-six years of age covered under the policy of a policyholder;
- (3) Inserting an effective date of December 31, 2050, to encourage further discussion; and
- (4) Making technical, nonsubstantive amendments for the purposes of clarity and consistency.



As affirmed by the record of votes of the members of your Committee on Health and Human Services that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 642, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 642, S.D. 1, and be referred to your Committees on Commerce and Consumer Protection and Ways and Means.

Respectfully submitted on behalf of the members of the Committee on Health and Human Services,



JOY A. SAN BUENAVENTURA, Chair

