
A BILL FOR AN ACT

RELATING TO INSURANCE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

SECTION 1. Chapter 431, Hawaii Revised Statutes, is amended by adding a new section to article 10A, part I, to be appropriately designated and to read as follows:

"§431:10A- Standard fertility preservation services coverage. (a) Each individual or group policy of accident and health or sickness insurance issued or renewed in the State after December 31, 2026, shall provide to the policyholder, and individuals under twenty-six years of age covered under the policy, coverage for standard fertility preservation services for any insured who may undergo a medically necessary treatment that may directly or indirectly cause iatrogenic infertility.

(b) No policy that provides coverage for standard fertility preservation services as required by subsection (a) shall:

(1) Use any prior diagnosis or prior fertility treatment as a basis for excluding, limiting, or otherwise



1 restricting the availability of the required coverage;

2 or

3 (2) Discriminate based on the insured's expected length of
4 life, present or predicted disability, degree of
5 medical dependency, perceived quality of life, or
6 other health conditions.

7 (c) Any limitations imposed by a policy shall be based on
8 the insured's medical history and clinical guidelines adopted by
9 the insurer. Any clinical guidelines used by the insurer shall
10 be based on the 2018 update to the American Society of Clinical
11 Oncology guidelines and shall not deviate from the full scope of
12 the guidelines.

13 (d) For the purposes of this section:

14 "American Society of Clinical Oncology guidelines" means
15 the clinical practice guidelines on fertility preservation in
16 people with cancer published by the American Society of Clinical
17 Oncology.

18 "Iatrogenic infertility" means an impairment of fertility
19 caused directly or indirectly by surgery, chemotherapy,
20 radiation, or other medical treatment affecting the reproductive
21 organs or processes.



1 "Medically necessary treatment that may directly or
2 indirectly cause iatrogenic infertility" means any
3 cancer-related medical treatment with a likely side effect of
4 infertility.

5 "Standard fertility preservation services" means the
6 procedures to preserve fertility as outlined and established
7 according to the 2018 update to the American Society of Clinical
8 Oncology guidelines. "Standard fertility preservation services"
9 include the full scope of services or treatments, without any
10 exclusions or limitations, as defined in the 2018 update to the
11 American Society of Clinical Oncology guidelines. "Standard
12 fertility preservation services" does not include:

13 (1) Any experimental procedures or other procedures not
14 determined to be established medical practices
15 according to the 2018 update to the American Society
16 of Clinical Oncology guidelines;

17 (2) Third-party assisted reproduction technology
18 procedures, including donor egg or surrogates and
19 gestational carriers; and

20 (3) Any services relating to cryopreservation storage."



SECTION 2. Chapter 432, Hawaii Revised Statutes, is amended by adding a new section to article I, part VI, to be appropriately designated and to read as follows:

"§432:1- Standard fertility preservation services coverage. (a) Each individual or group hospital or medical service plan contract issued or renewed in this State after December 31, 2026, shall provide to the subscriber or member, and individuals under twenty-six years of age covered under the plan contract, coverage for standard fertility preservation services for any covered person who may undergo a medically necessary treatment that may directly or indirectly cause iatrogenic infertility.

(b) No plan contract that provides coverage for standard fertility preservation services as required by subsection (a) shall:

(1) Use any prior diagnosis or prior fertility treatment as a basis for excluding, limiting, or otherwise restricting the availability of the required coverage;

or

(2) Discriminate based on the covered person's expected length of life, present or predicted disability,



1 degree of medical dependency, perceived quality of
2 life, or other health conditions.

3 (c) Any limitations imposed by a plan contract shall be
4 based on the covered person's medical history and clinical
5 guidelines adopted by the mutual benefit society. Any clinical
6 guidelines used by the mutual benefit society shall be based on
7 the 2018 update to the American Society of Clinical Oncology
8 guidelines and shall not deviate from the full scope of the
9 guidelines.

10 (d) For the purposes of this section:

11 "American Society of Clinical Oncology guidelines" means
12 the clinical practice guidelines on fertility preservation in
13 people with cancer published by the American Society of Clinical
14 Oncology.

15 "Iatrogenic infertility" means an impairment of fertility
16 caused directly or indirectly by surgery, chemotherapy,
17 radiation, or other medical treatment affecting the reproductive
18 organs or processes.

19 "Medically necessary treatment that may directly or
20 indirectly cause iatrogenic infertility" means any



1 cancer-related medical treatment with a likely side effect of
2 infertility.

3 "Standard fertility preservation services" means the
4 procedures to preserve fertility as outlined and established
5 according to 2018 update to the American Society of Clinical
6 Oncology guidelines. "Standard fertility preservation services"
7 include the full scope of services or treatments, without any
8 exclusions or limitations, as defined in the 2018 update to the
9 American Society of Clinical Oncology guidelines. "Standard
10 fertility preservation services" does not include:

11 (1) Any experimental procedures or other procedures not
12 determined to be established medical practices
13 according to the 2018 update to the American Society
14 of Clinical Oncology guidelines;

15 (2) Third-party assisted reproduction technology
16 procedures, including donor egg or surrogates and
17 gestational carriers; and

18 (3) Any services relating to cryopreservation storage."

19 SECTION 3. Section 432D-23, Hawaii Revised Statutes, is
20 amended to read as follows:



1 **"§432D-23 Required provisions and benefits.**

2 Notwithstanding any provision of law to the contrary, each
3 policy, contract, plan, or agreement issued in the State after
4 January 1, 1995, by health maintenance organizations pursuant to
5 this chapter, shall include benefits provided in sections
6 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116, 431:10A-
7 116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119, 431:10A-120,
8 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126, 431:10A-132,
9 431:10A-133, 431:10A-134, 431:10A-140, and [~~431:10A-134,~~
10 431:10A- , and chapter 431M."

11 SECTION 4. The benefit to be provided by health
12 maintenance organizations corresponding to the benefit provided
13 under section 431:10A- , Hawaii Revised Statutes, as contained
14 in the amendment to section 432D-23, Hawaii Revised Statutes, in
15 section 3 of this Act, shall take effect for all policies,
16 contracts, plans, or agreements issued or renewed in the State
17 on or after December 31, 2026.

18 SECTION 5. Statutory material to be repealed is bracketed
19 and stricken. New statutory material is underscored.

20 SECTION 6. This Act shall take effect upon its approval.



H.B. NO. 1864

INTRODUCED BY:

A handwritten signature in black ink, appearing to be 'S' followed by a flourish, written over a horizontal line.

JAN 23 2026



H.B. NO. 1864

Report Title:

Insurance; Mandatory Coverage; Standard Fertility Preservation Services; Iatrogenic Infertility; Medically Necessary Treatment

Description:

For policies, contracts, plans, and agreements issued or renewed after 12/31/2026, requires insurers, mutual benefit societies, and health maintenance organizations to provide coverage for standard fertility preservation services for persons undergoing medically necessary treatment that may cause iatrogenic infertility.

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.

