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# A BILL FOR AN ACT

RELATING TO INSURANCE.

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

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

4 "§431:10A- Standard fertility preservation services  
5 coverage. (a) Each individual or group policy of accident and  
6 health or sickness insurance issued or renewed in the State  
7 after December 31, 2026, shall provide to the policyholder, or  
8 any dependent of the policyholder who is covered under the  
9 policy, coverage for standard fertility preservation services  
10 for any insured who may undergo a medically necessary treatment  
11 that may directly or indirectly cause iatrogenic infertility.

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

15 (1) Use any prior diagnosis or prior fertility treatment  
16 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) Except as provided in subsection (b), any limitations  
8           imposed by a policy shall be based on the insured's medical  
9           history and clinical guidelines adopted by the insurer. Any  
10           clinical guidelines used by the insurer shall be based on the  
11           2018 update to the American Society of Clinical Oncology  
12           guidelines and shall not deviate from the full scope of the  
13           guidelines.

14           (d) For the purposes of this section:

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

19           "Iatrogenic infertility" means an impairment of fertility  
20           caused directly or indirectly by surgery, chemotherapy,



1 radiation, or other medical treatment affecting the reproductive  
2 organs or processes.

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

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

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

19 (2) Third-party assisted reproduction technology  
20 procedures, including donor egg, sperm retrieval, or  
21 surrogates and gestational carriers; and



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

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

5       "§432:1-       Standard fertility preservation services

6 coverage. (a) Each individual or group hospital or medical  
7 service plan contract issued or renewed in this State after  
8 December 31, 2026, shall provide to the subscriber or member, or  
9 any dependent of the subscriber or member who is covered under  
10 the plan contract, coverage for standard fertility preservation  
11 services for any covered person who may undergo a medically  
12 necessary treatment that may directly or indirectly cause  
13 iatrogenic infertility.

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

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



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

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

12       (d) For the purposes of this section:

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

17       "Iatrogenic infertility" means an impairment of fertility  
18       caused directly or indirectly by surgery, chemotherapy,  
19       radiation, or other medical treatment affecting the reproductive  
20       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 includes 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, sperm retrieval, or  
19       surrogates and gestational carriers; and  
20       (3) Any services relating to cryopreservation storage."



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

3 **"§432D-23 Required provisions and benefits.**

4 Notwithstanding any provision of law to the contrary, each  
5 policy, contract, plan, or agreement issued in the State after  
6 January 1, 1995, by health maintenance organizations pursuant to  
7 this chapter, shall include benefits provided in sections  
8 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116, 431:10A-  
9 116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119, 431:10A-120,  
10 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126, 431:10A-132,  
11 431:10A-133, 431:10A-134, 431:10A-140, and [~~431:10A-134,~~  
12 431:10A-\_\_\_\_\_, and chapter 431M."

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

20 SECTION 5. Statutory material to be repealed is bracketed  
21 and stricken. New statutory material is underscored.



**1** SECTION 6. This Act shall take effect upon its approval.



**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. (CD1)

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

