

118TH CONGRESS
2D SESSION

H. R. 10131

To amend the Patient Protection and Affordable Care Act to include fertility treatment and care as an essential health benefit.

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 15, 2024

Ms. UNDERWOOD introduced the following bill; which was referred to the Committee on Energy and Commerce

A BILL

To amend the Patient Protection and Affordable Care Act to include fertility treatment and care as an essential health benefit.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Health Coverage for
5 Inclusive and Valued Families Act of 2024” or the
6 “Health Coverage for IVF Act of 2024”.

1 **SEC. 2. INCLUDING FERTILITY TREATMENT AND CARE AS**
2 **AN ESSENTIAL HEALTH BENEFIT.**

3 (a) IN GENERAL.—Section 1302(b) of the Patient
4 Protection and Affordable Care Act (42 U.S.C. 18022(b))
5 is amended—

6 (1) in paragraph (1)—

7 (A) in the matter preceding subparagraph
8 (A), by striking “paragraph (2)” and inserting
9 “paragraphs (2) and (6)”; and

10 (B) by adding at the end the following new
11 subparagraph:

12 “(K) Fertility treatment and care.”; and

13 (2) by adding at the end the following new
14 paragraph:

15 “(6) FERTILITY TREATMENT AND CARE DE-
16 FINED.—For purposes of paragraph (1)(K), the
17 term ‘fertility treatment and care’ means the fol-
18 lowing medically appropriate items and services fur-
19 nished to an individual regardless of whether such
20 individual has a diagnosis of infertility:

21 “(A) Preservation of human oocytes,
22 sperm, or embryos for later reproductive use.

23 “(B) Artificial insemination, including
24 intravaginal insemination, intracervical insemi-
25 nation, and intrauterine insemination.

1 “(C) Assisted reproductive technology, in-
2 cluding in vitro fertilization and other treat-
3 ments or procedures in which reproductive ge-
4 netic material, such as oocytes, sperm, fertilized
5 eggs, and embryos, are handled, when clinically
6 appropriate.

7 “(D) Genetic testing of embryos.

8 “(E) Medications prescribed or obtained
9 over-the-counter, as indicated for fertility.

10 “(F) Gamete donation.

11 “(G) Such other information, referrals,
12 treatments, procedures, medications, laboratory
13 testing, technologies, and services relating to
14 fertility as the Secretary determines appro-
15 priate.”.

16 (b) EFFECTIVE DATE.—The amendments made by
17 subsection (a) shall apply to plan years beginning on or
18 after the date that is 1 year after the date of the enact-
19 ment of this Act.

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