

GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2025

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SENATE BILL DRS45135-MRa-87

Short Title: Greater Access to Fertility Medication.

(Public)

Sponsors: Senator Murdock (Primary Sponsor).

Referred to:

1 A BILL TO BE ENTITLED
2 AN ACT TO INCREASE ACCESS TO FERTILITY MEDICATION UNDER CERTAIN
3 HEALTH BENEFIT PLANS THAT OFFER FERTILITY TREATMENT COVERAGE
4 AND UNDER THE STATE HEALTH PLAN FOR TEACHERS AND STATE
5 EMPLOYEES.

6 The General Assembly of North Carolina enacts:

7 **SECTION 1.(a)** Article 3 of Chapter 58 of the General Statutes is amended by adding
8 a new section to read:

9 "**§ 58-3-241. Fertility treatment coverage.**

10 (a) The following definitions apply in this section:

11 (1) Experimental fertility procedure. – A procedure for which the published
12 medical evidence is not sufficient for the American Society of Reproductive
13 Medicine, its successor organization, or a comparable organization to regard
14 the procedure as an established medical practice.

15 (2) Fertility treatment. – A procedure, healthcare product, medication, or
16 healthcare service intended to achieve pregnancy consistent with the
17 established medical practice and professional guidelines published by the
18 American Society of Reproductive Medicine, its successor organization, or a
19 comparable organization.

20 (3) Insurer. – As defined in G.S. 58-3-167.

21 (b) If a health benefit plan offered by an insurer provides coverage for any fertility
22 treatment, then all of the following shall apply:

23 (1) Any limitation on coverage for ovulation medication shall not be different
24 than the limitations imposed on other prescription medications.

25 (2) No annual or lifetime limitations shall apply to the coverage for ovulation
26 medication and ovulation induction cycles for services provided by healthcare
27 providers that participate in the provider network of the health benefit plan.

28 (c) Nothing in this section shall be construed to require coverage for fertility treatment
29 or experimental fertility procedures under a health benefit plan."

30 **SECTION 1.(b)** This section is effective October 1, 2025, and applies to insurance
31 contracts issued, renewed, or amended on or after that date.

32 **SECTION 2.** Effective with the January 1, 2026, plan coverage year, the Board of
33 Trustees for the North Carolina State Health Plan for Teachers and State Employees (State Health
34 Plan) shall remove any annual or lifetime limitations on the coverage for ovulation medication
35 and ovulation induction cycles for services offered in-network under the State Health Plan. Any



1 limitation on coverage for ovulation medication shall not be different than the limitations
2 imposed on other prescription medications.

3 **SECTION 3.** Effective July 1, 2025, there is appropriated from the General Fund to
4 the Department of State Treasurer the sum of three hundred thousand dollars (\$300,000) in
5 recurring funds for the 2025-2026 fiscal year and the sum of six hundred thousand dollars
6 (\$600,000) in recurring funds for the 2026-2027 fiscal year for the increased costs to the State
7 Health Plan as a result of the implementation of Section 2 of this act.

8 **SECTION 4.** Except as otherwise provided, this act is effective when it becomes
9 law.