

CHAPTER 2025-212

Committee Substitute for House Bill No. 677

An act relating to state group insurance program coverage of standard fertility preservation services; amending s. 110.12303, F.S.; requiring the Department of Management Services under specified state group health insurance plan policies to provide coverage of medically necessary expenses relating to standard fertility retrieval and preservation services under certain circumstances; specifying the costs covered by the coverage and the expiration of the coverage; prohibiting state group health insurance plans from requiring preauthorization for such services; authorizing maximum benefit provisions and cost-sharing requirements; providing definitions; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. Subsection (7) is added to section 110.12303, Florida Statutes to read:

110.12303 State group insurance program; additional benefits; price transparency program; reporting.—

(7)(a) For state group health insurance plan policies issued on or after January 1, 2026, the department shall provide coverage of medically necessary expenses relating to standard fertility retrieval and preservation services when cancer treatments may directly or indirectly cause iatrogenic infertility.

(b) Coverage of standard fertility retrieval and preservation services under this subsection includes the costs associated with retrieving and preserving sperm and oocyte materials which are consistent with nationally recognized clinical practice guidelines and definitions. Coverage of retrieval and storage expires after a period of 3 years after the date of the procedures presenting a risk of iatrogenic infertility or when the individual is no longer covered under the state group health insurance plan, whichever occurs first.

(c) A state group health insurance plan may not require preauthorization for coverage of standard fertility retrieval and preservation services; however, a state group health insurance plan policy may contain provisions for maximum benefits and may subject the covered service to the same deductible, copayment, and coinsurance.

(d) As used in this subsection, the term:

1. “Iatrogenic infertility” means an impairment of fertility caused directly or indirectly by surgery, chemotherapy, radiation, or other associated medically necessary treatment with a potential side effect of impaired fertility as established by the American Society for Clinical Oncology.

2. “Nationally recognized clinical practice guidelines and definitions” mean evidence-based clinical practice guidelines developed by independent organizations or medical professional societies using a transparent methodology and reporting structure and with a conflict-of-interest policy, and definitions used or established in such guidelines. Guidelines developed by such organizations or societies must establish standards of care informed by a systematic review of evidence and an assessment of the benefits and costs of alternative care options and include recommendations intended to optimize patient care.

3. “Standard fertility retrieval and preservation services” means oocyte and sperm retrieval and preservation procedures and storage, including ovarian tissue, sperm, and oocyte retrieval and cryopreservation, which are consistent with nationally recognized clinical practice guidelines and definitions.

Section 2. This act shall take effect July 1, 2025.

Became a law without the Governor’s approval July 3, 2025.

Filed in Office Secretary of State July 7, 2025.