



General Assembly

February Session, 2026

**Substitute Bill No. 5483**



**AN ACT CONCERNING FERTILITY CARE UNDER THE MEDICAID PROGRAM.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective January 1, 2027*) (a) As used in this section:

2 (1) "Fertility diagnostic care" means counseling, products,  
3 medications, procedures, genetic testing and services intended to  
4 provide information about an individual's fertility, including, but not  
5 limited to, laboratory assessments and imaging studies;

6 (2) "Infertility" means (A) the inability to establish or carry a  
7 pregnancy based on an individual's medical, sexual and reproductive  
8 history, age, physical findings, diagnostic testing or any combination of  
9 those factors, including, but not limited to, infertility arising from  
10 disabilities or from medical treatments or conditions associated with a  
11 disability, (B) the need for medical intervention to establish a pregnancy  
12 either as an individual or with a partner, (C) an individual's inability to  
13 establish a pregnancy or carry a pregnancy to live birth after twelve  
14 months of unprotected sexual intercourse when the individual and the  
15 individual's partner have the necessary gametes to establish a  
16 pregnancy, provided a pregnancy loss shall not restart the twelve-  
17 month period, or (D) an individual's inability to establish a pregnancy  
18 or to carry a pregnancy to live birth after six months of unprotected  
19 sexual intercourse due to the individual's age when the individual and

20 the individual's partner have the necessary gametes to establish a  
21 pregnancy, provided a pregnancy loss shall not restart the six-month  
22 period;

23 (3) "Intrauterine insemination" means a procedure that places sperm  
24 directly into an individual's uterus at the time of ovulation to increase  
25 the chances of fertilization;

26 (4) "In-vitro fertilization" or "IVF" means a medical procedure where  
27 an egg is fertilized by sperm in a laboratory setting; and

28 (5) "Standard fertility preservation services" means counseling,  
29 products, medications, procedures, genetic testing and services  
30 intended to preserve fertility, consistent with established medical  
31 practice and professional guidelines published by the American Society  
32 for Reproductive Medicine or the American Society for Clinical  
33 Oncology, for an individual who (A) has a medical or genetic condition,  
34 including, but not limited to, conditions related to disability or chronic  
35 illness, or (B) is expected to receive medical treatment that has a side  
36 effect or possible side effect of a risk to an individual's fertility and  
37 includes, but is not limited to, expenses related to evaluation, laboratory  
38 assessments, medications and treatment, as well as the procurement and  
39 cryopreservation of gametes, embryos and reproductive material and  
40 storage.

41 (b) Beginning on January 1, 2027, the Commissioner of Social Services  
42 shall provide Medicaid coverage, to the extent permissible under federal  
43 law, for:

44 (1) Fertility diagnostic care;

45 (2) Standard fertility preservation services, including, but not limited  
46 to, storage of gametes from the time of cryopreservation, provided  
47 coverage for such storage shall extend until the individual reaches the  
48 age of thirty, or for a period of five years, whichever is later, unless the  
49 commissioner extends the period of time; and

50 (3) Treatment of infertility, including, but not limited to, (A) any  
51 medically necessary ovulation-enhancing medications and medical  
52 services related to prescribing and monitoring the use of the ovulation-  
53 enhancing medications for at least three cycles of ovulation-enhancing  
54 medication treatment, and (B) at least six cycles of intrauterine  
55 insemination.

56 (c) In implementing the coverage required in this section, the  
57 Commissioner of Social Services shall not:

58 (1) Impose a waiting period;

59 (2) Use any prior diagnosis, an individual's disability or prior fertility  
60 treatment as a basis for excluding, limiting or otherwise restricting the  
61 availability of coverage required under this section;

62 (3) Impose any limitations on coverage for any fertility services based  
63 on an individual's use of donor gametes; and

64 (4) Impose different limitations on coverage for, provide different  
65 benefits to or impose different requirements on a class of persons on  
66 account of their age, ancestry, color, disability, ethnicity, gender  
67 identity, genetic information, marital status, national origin, race,  
68 religion, sex or sexual orientation.

69 (d) The Commissioner of Social Services shall consult with the  
70 Centers for Medicare and Medicaid Services on whether in-vitro  
71 fertilization is a medically reasonable and necessary procedure as  
72 required for Medicaid coverage under federal law. Not later than July 1,  
73 2027, the commissioner shall submit a report, in accordance with the  
74 provisions of section 11-4a of the general statutes, to the joint standing  
75 committee of the General Assembly having cognizance of matters  
76 relating to human services on (1) possible methods for covering IVF as  
77 a Medicaid-covered benefit (A) for fee-for-service and managed care  
78 organizations, and (B) under any applicable Medicaid waiver programs,  
79 and (2) the amount of money that would need to be allocated in federal  
80 and state funds for such coverage.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2027</i>	New section

**Statement of Legislative Commissioners:**

In Subsec. (a)(2)(C), "and" was changed to "or" for accuracy; in Subsec. (b)(2), "that" was deleted and "provided the commissioner may extend" was changed to "unless the commissioner extends" for clarity; and in Subsec. (d)(1)(A), "both fee-for-service" was changed to "fee-for-service" for clarity.

**HS**      *Joint Favorable Subst. -LCO*