

For brokers, general producers and full-service producers

Not intended for distribution to groups or members

Market: MD risk business -

- CD - Grandfathered
- 51+ and Large - Grandfathered and non-grandfathered

Maryland (HB249) Coverage for Fertility Awareness-Based Methods

Effective January 1, 2019

For new business and upon renewal for existing business

Effective January 1, the Maryland *Coverage for Fertility Awareness-Based Methods* mandate (MD HB249) –

- **Requires** the following plans to provide coverage for instruction by a licensed health care provider on fertility awareness-based methods:
 - **CD, 51+ and Large grandfathered**
 - **51+ and Large non-grandfathered (does not apply to CD)**
- **Prohibits** the following plans from applying a copayment, coinsurance requirement, or deductible to coverage for the instruction on fertility awareness-based methods:
 - **51+ and Large non-grandfathered**
(CD, 51+ and Large **Grandfathered plans** may apply coinsurance, copay, and deductible requirements to this benefit.)

Fertility awareness, also known as natural family planning, is a method of reading the female body's signs of fertility. Some couples choose this method of family planning instead of prescription and surgical methods. Until now, most couples had to pay to learn how to read and interpret the body's signs of fertility.

A *fertility awareness-based method* is defined by the Maryland Insurance Administration as a method of identifying times of fertility and infertility by an individual to avoid pregnancy, including:

- Cervical mucus methods,
- Sympto-thermal or sympto-hormonal methods,
- The standard days methods, and
- The lactational amenorrhea method

The benefit applies both in- and out-of-network.

Effective date

Effective January 1, 2019, applies to new and existing business upon renewal.

If you have any questions, please contact your broker sales representative.