

TESTIMONY OF SCOTT MILLER

House Bill 1147 – Expansion of Fertility Benefits Coverage

Good Afternoon, my name is Scott Miller. I am the Executive Director of the North Dakota Public Employees Retirement System, or NDPERS. I am here to testify in a neutral position regarding House Bill 1147.

The bill would create a section in the NDCC specifying mandatory coverage provisions for treatment of infertility. The NDPERS Health Plan already has coverage for infertility treatments. However, this bill would require us to provide “richer” benefits by modifying several coverage provisions increasing the number and types of services covered and the proportion of claim payments covered by the plan. This bill does satisfy the statutory requirement that it first apply to the NDPERS health plan before being expanded to other plans in the state.

Deloitte, our consultant, has several observations.

- This bill would increase plan payments for fertility health resulting in “richer” coverage for these services. For example: the current plan design limits lifetime benefits for infertility to \$20,000 per member and the bill would require the removal of this limitation (although we understand that amendments may be presented that would reinstate a cap, albeit at a much higher amount). Infertility treatments can be very expensive and design changes such as this will have an actuarial impact on the program. However, Deloitte could not determine that impact in the time allowed.
- Additional detail related to the mandated coverage provisions is required in order to estimate the actuarial impact to the uniform group insurance program
- Scope of coverage should apply to the insured member, and not a third party, as in the case of coverage of surrogates or third-party members