



LOUISIANA DEPARTMENT OF INSURANCE

TIMOTHY J. TEMPLE

COMMISSIONER

**DIRECTIVE 225**

**TO: ALL HEALTH INSURANCE ISSUERS, HEALTH MAINTENANCE ORGANIZATIONS AND SELF-INSURERS**

**FROM: TIMOTHY J. TEMPLE, COMMISSIONER OF INSURANCE**

**RE: COVERAGE FOR FERTILITY PRESERVATION**

**DATE: JANUARY 31, 2025**

Act No. 299 of the 2023 Regular Session of the Louisiana Legislature enacted [La. R.S. 22:1036.1](#) relative to coverage for fertility preservation. All health insurance insurers, health maintenance organizations, and self-insurers (collectively insurers) issuing health insurance policies in Louisiana are hereby directed to comply with [La. R.S. 22:1036.1](#) that requires an insurer to provide coverage for all standard fertility preservation services, and all associated health care services including prescription drugs or providing products or supplies, drug therapy, and other patient services provided by a licensed pharmacist, or physician administered drugs.

[La. R.S. 22:1036.1](#) reads in pertinent part as follows:

A.(1) A health insurance issuer offering health coverage plans in this state that provide hospital, medical, or surgical benefits for individuals covered under a respective plan **shall provide coverage for medically necessary expenses for standard fertility preservation services** when a medically necessary treatment may directly or indirectly cause iatrogenic infertility.

(2)(a) A health coverage plan shall provide coverage for **standard fertility preservation services** for a covered individual who has been diagnosed with cancer for which necessary cancer treatment may directly or indirectly cause iatrogenic infertility.

(2)(c) A health coverage plan shall not require preauthorization for coverage of standard fertility preservation services; however, a health coverage plan may contain provisions for maximum benefits and may apply a deductible, copayment, coinsurance, and reasonable limitations and exclusions to the extent that these applications are not inconsistent with the requirements of this Section.

C.(5) "Standard fertility preservation services" means oocyte and sperm preservation procedures that are consistent with established medical practices or professional guidelines published by the American Society of Clinical Oncology or the American Society for Reproductive Medicine.

The statute is clear by its definition of “Standard fertility preservation services” that all health care services associated with the preservation of standard fertility oocyte and sperm preservation procedures are required to be covered by health insurance issuers.

The guidelines for oocyte and sperm preservation procedures issued by the American Society of Clinical Oncology<sup>1</sup> and the American Society for Reproductive Medicine<sup>2</sup> clearly state that the protocols for standard fertility preservation services include a myriad of health care services including prescription drugs or providing products or supplies, drug therapy, other patient services provided by a licensed pharmacist, or physician administered drugs utilized for standard fertility preservations services.

All insurers are directed to provide immediate health insurance coverage for all standard fertility preservation services, and all associated health care services including prescription drugs or providing products or supplies, drug therapy, and other patient services provided by a licensed pharmacist, or physician administered drugs.

If there are any questions or concerns regarding Directive 225, please contact the Deputy Commissioner for the Office of Health, Life and Annuity at (225) 342-1355 or electronically at [public@ldi.la.gov](mailto:public@ldi.la.gov).

Please be governed accordingly.

Baton Rouge, Louisiana, this 31<sup>st</sup> day of January 2025.



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<sup>1</sup> Oktay, K., Harvey, B. E., Partridge, A. H., Quinn, G. P., Reinecke, J., Taylor, H. S., Wallace, W. H., Wang, E. T., & Loren, A. W. (2018). Fertility preservation in patients with cancer: Asco clinical practice guideline update. *Journal of Clinical Oncology*, 36(19), 1994–2001.

<sup>2</sup> Fertility preservation in patients undergoing gonadotoxic therapy or gonadectomy: a committee opinion. (2019). *Fertility and Sterility*, 112(6), 1022–1033.