

GENERAL ASSEMBLY OF NORTH CAROLINA  
SESSION 2025

FILED SENATE  
Mar 25, 2025  
S.B. 572  
PRINCIPAL CLERK

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SENATE BILL DRS45135-MRa-87

Short Title: Greater Access to Fertility Medication. (Public)

Sponsors: Senator Murdock (Primary Sponsor).

Referred to:

A BILL TO BE ENTITLED  
AN ACT TO INCREASE ACCESS TO FERTILITY MEDICATION UNDER CERTAIN  
HEALTH BENEFIT PLANS THAT OFFER FERTILITY TREATMENT COVERAGE  
AND UNDER THE STATE HEALTH PLAN FOR TEACHERS AND STATE  
EMPLOYEES.

The General Assembly of North Carolina enacts:

**SECTION 1.(a)** Article 3 of Chapter 58 of the General Statutes is amended by adding  
a new section to read:

**"§ 58-3-241. Fertility treatment coverage.**

(a) The following definitions apply in this section:

(1) Experimental fertility procedure. – A procedure for which the published  
medical evidence is not sufficient for the American Society of Reproductive  
Medicine, its successor organization, or a comparable organization to regard  
the procedure as an established medical practice.

(2) Fertility treatment. – A procedure, healthcare product, medication, or  
healthcare service intended to achieve pregnancy consistent with the  
established medical practice and professional guidelines published by the  
American Society of Reproductive Medicine, its successor organization, or a  
comparable organization.

(3) Insurer. – As defined in G.S. 58-3-167.

(b) If a health benefit plan offered by an insurer provides coverage for any fertility  
treatment, then all of the following shall apply:

(1) Any limitation on coverage for ovulation medication shall not be different  
than the limitations imposed on other prescription medications.

(2) No annual or lifetime limitations shall apply to the coverage for ovulation  
medication and ovulation induction cycles for services provided by healthcare  
providers that participate in the provider network of the health benefit plan.

(c) Nothing in this section shall be construed to require coverage for fertility treatment  
or experimental fertility procedures under a health benefit plan."

**SECTION 1.(b)** This section is effective October 1, 2025, and applies to insurance  
contracts issued, renewed, or amended on or after that date.

**SECTION 2.** Effective with the January 1, 2026, plan coverage year, the Board of  
Trustees for the North Carolina State Health Plan for Teachers and State Employees (State Health  
Plan) shall remove any annual or lifetime limitations on the coverage for ovulation medication  
and ovulation induction cycles for services offered in-network under the State Health Plan. Any



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1 limitation on coverage for ovulation medication shall not be different than the limitations  
2 imposed on other prescription medications.

3 **SECTION 3.** Effective July 1, 2025, there is appropriated from the General Fund to  
4 the Department of State Treasurer the sum of three hundred thousand dollars (\$300,000) in  
5 recurring funds for the 2025-2026 fiscal year and the sum of six hundred thousand dollars  
6 (\$600,000) in recurring funds for the 2026-2027 fiscal year for the increased costs to the State  
7 Health Plan as a result of the implementation of Section 2 of this act.

8 **SECTION 4.** Except as otherwise provided, this act is effective when it becomes  
9 law.