

ASSEMBLY FINANCIAL INSTITUTIONS AND INSURANCE
COMMITTEE

STATEMENT TO
ASSEMBLY, No. 4027

with committee amendments

STATE OF NEW JERSEY

DATED: OCTOBER 24, 2024

The Assembly Financial Institutions and Insurance Committee reports favorably and with committee amendments Assembly Bill No. 4027.

As amended, this bill requires health insurance carriers to provide coverage of preimplantation genetic testing (PGT) and in vitro fertilization for covered persons who are not infertile to prevent certain serious genetic medical conditions from being passed on to offspring under certain conditions.

Under the bill, health insurance carriers (which include hospital service corporations, medical service corporations, health maintenance organizations authorized to issue health benefits plans in New Jersey, group health insurance policies, and any entities contracted to administer health benefits in connection with the State Health Benefits Program and School Employees' Health Benefits Program) will be required to cover PGT with in vitro fertilization even if the covered person is not infertile, where:

(1) both partners are known carriers of an autosomal recessive disorder;

(2) one partner is a known carrier of a single gene autosomal recessive disorder and the partners have one offspring that has been diagnosed with that recessive disorder;

(3) one partner is a known carrier of a single gene autosomal disorder;

(4) one partner is a known carrier of a single X-linked disorder; and

(5) the genetic condition, if passed on to the covered persons' offspring, would result in significant health problems or severe disability.

For the purposes of this bill, "preimplantation genetic testing" is defined as a technique used to identify genetic defects in embryos created through in vitro fertilization before pregnancy.

COMMITTEE AMENDMENTS:

The committee amended the bill to reflect updates made to the underlying law.