

ASSEMBLY FINANCIAL INSTITUTIONS AND INSURANCE  
COMMITTEE

STATEMENT TO

[First Reprint]

**ASSEMBLY, No. 5278**

with committee amendments

**STATE OF NEW JERSEY**

DATED: JUNE 19, 2025

The Assembly Financial Institutions and Insurance Committee reports favorably and with committee amendments Assembly Bill No. 5278 (1R).

As amended, this bill establishes the “New Jersey Menopause Coverage Act” and requires health insurance coverage of medically necessary perimenopause and menopause treatments.

Under the bill, health insurance carriers (including insurance companies, hospital service corporations, medical service corporations, health service corporations, health maintenance organizations authorized to issue health benefits plans in New Jersey, entities contracted to administer health benefits in connection with the State Health Benefits Program and School Employees’ Health Benefits Program, and the New Jersey FamilyCare Program) will be required to cover medically necessary treatment for women with a diagnosis of perimenopause, menopause, and symptoms associated with perimenopause and menopause, including but not limited to:

(1) hormonal therapies such as hormone replacement therapy and bioidentical hormone treatments;

(2) non-hormonal treatments, including medications to manage menopausal symptoms;

(3) behavioral health care services;

(4) pelvic floor physical therapy;

(5) bone health treatments, including screenings and medications due to hormonal changes related to perimenopause and menopause;

(6) preventative services that have a rating of “A” or “B” in the current recommendations of the United States Preventive Services Task Force for early detection and treatment of health conditions related to perimenopause and menopause such as osteoporosis and cancer; and

(7) counseling and education regarding menopause management.

The bill also requires that carriers are to provide clear and accessible information to covered persons regarding perimenopause and menopause treatments.

For the purpose of this bill, “menopause” means the permanent end of a female’s menstrual cycle, diagnosed by a licensed medical provider after 12 consecutive months without a menstrual period. “Perimenopause” means the transitional period leading to menopause, marked by fluctuating hormone levels and changes in menstrual cycles.

COMMITTEE AMENDMENTS:

The committee amended the bill to:

- (1) clarify that coverage of perimenopause and menopause treatments are for women with a diagnosis of perimenopause, menopause, and symptoms associated with perimenopause and menopause;
- (2) remove supplements from covered bone health treatments;
- (3) clarify that preventive services that have an “A” or “B” rating in the current recommendations of the United States Preventive Services Task Force for early detection and treatment of health conditions related to perimenopause and menopause will be covered;
- (4) change the effective date for policies and contracts under the Individual Health Coverage Program to January 1, 2027; and
- (5) make certain technical changes.