



Provider Alert

To: Sharp Health Plan Providers and Provider Office Staff
From: Sharp Health Plan
Date: May 30, 2025
Subject: SB729: Health care coverage: treatment for infertility and fertility services

On September 29, 2024, Governor Gavin Newsom signed Senate Bill 729.

- Effective July 1, 2025, for health care service plans that are issued, amended, renewed or delivered on or after that date.
- Aims to make fertility care more accessible and affordable for individuals and couples who need assistance to conceive, addressing previous limitations and exclusions in insurance coverage.
- The bill expands the definition of infertility to include individuals and couples regardless of sexual orientation or relationship status.
- Mandates that large group health plans in California provide coverage for the diagnosis and treatment of infertility and fertility services, including IVF.
- Requires coverage for up to three completed oocyte (egg) retrievals for IVF.
- Allows for unlimited embryo transfers.
- Limits cost sharing (deductibles, copayments, coinsurance) to the same levels as other medical benefits.
- Update to Infertility policy including not just SB729 but to include the new part of 1374.55 (e)
- (e) Consistent with Section 1365.5, coverage for the treatment of infertility and fertility services shall be provided without discrimination on the basis of age, ancestry, color, disability, domestic partner status, gender expression, gender

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identity, genetic information, marital status, national origin, race, religion, sex, or sexual orientation. This subdivision shall not be construed to interfere with the clinical judgment of a physician and surgeon.

- Therefore, AGE cannot be used in determination of infertility treatment. SHP infertility policy no longer includes not medically necessary based on a particular age.
- More information on SB 729, can be found here [Bill Text - SB-729 Health care coverage: treatment for infertility and fertility services.](#)

Thank you for your continued partnership. If you have questions about this alert, please contact us.

Best regards,
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