

The State of Delaware

Aetna non-Medicare
Fertility Benefits Update

State Employee Benefits Committee Meeting

July 29, 2025

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Contents

- Overview of the GHIP fertility benefit changes under Aetna

Overview of the GHIP fertility benefit changes under Aetna

- The GHIP provides a \$30k lifetime maximum for fertility benefits under the non-Medicare medical plan
 - Diagnosis of infertility or a medical condition that will cause infertility is required
 - Included in the \$30k maximum are services such as ovulation induction (OI), intrauterine insemination (IUI)/artificial insemination (AI), and in vitro fertilization (IVF)
 - There is a separate \$15k lifetime maximum for fertility drugs covered by CVS
- Effective January 1, 2026 for the GHIP, Aetna will cover AI/IUI under basic medical coverage, subject to member cost sharing and plan benefits, but not subject to the \$30k infertility maximum
 - This change has already been made across Aetna's book of business, but the GHIP was granted an extension until January 1, 2026
 - After January 1, 2026, since there will be no precertification available for AI/IUI, there will not be a way to support tracking the cycle limit moving forward for AI/IUI services
 - The diagnosis of infertility requirement will no longer apply to AI/IUI services, which is a benefit equity enhancement for those that could not previously meet the diagnosis of infertility definition (same-sex female couples, single women)
- Expected cost estimate per Aetna
 - The claim cost impact of embedding AI/IUI in Basic plan coverage is estimated to be ~\$0.10 - \$0.20 PMPM or \$32,472 - \$66,206 annually (due to the expansion of this coverage to individuals who previously could not obtain it)
 - This is an estimate derived from Aetna's book of business cost and utilization. The GHIP historic experience was in line with Aetna's book of business utilization. The actual impact may be outside this range and will vary based on pre-existing infertility coverage, member demographics and other factors

Aetna standard infertility benefits

Previous coverage

Basic infertility benefit - Core Medical

- Precertification is not required
- Self-referral to an obstetrician/gynecologist (OB/GYN) may occur

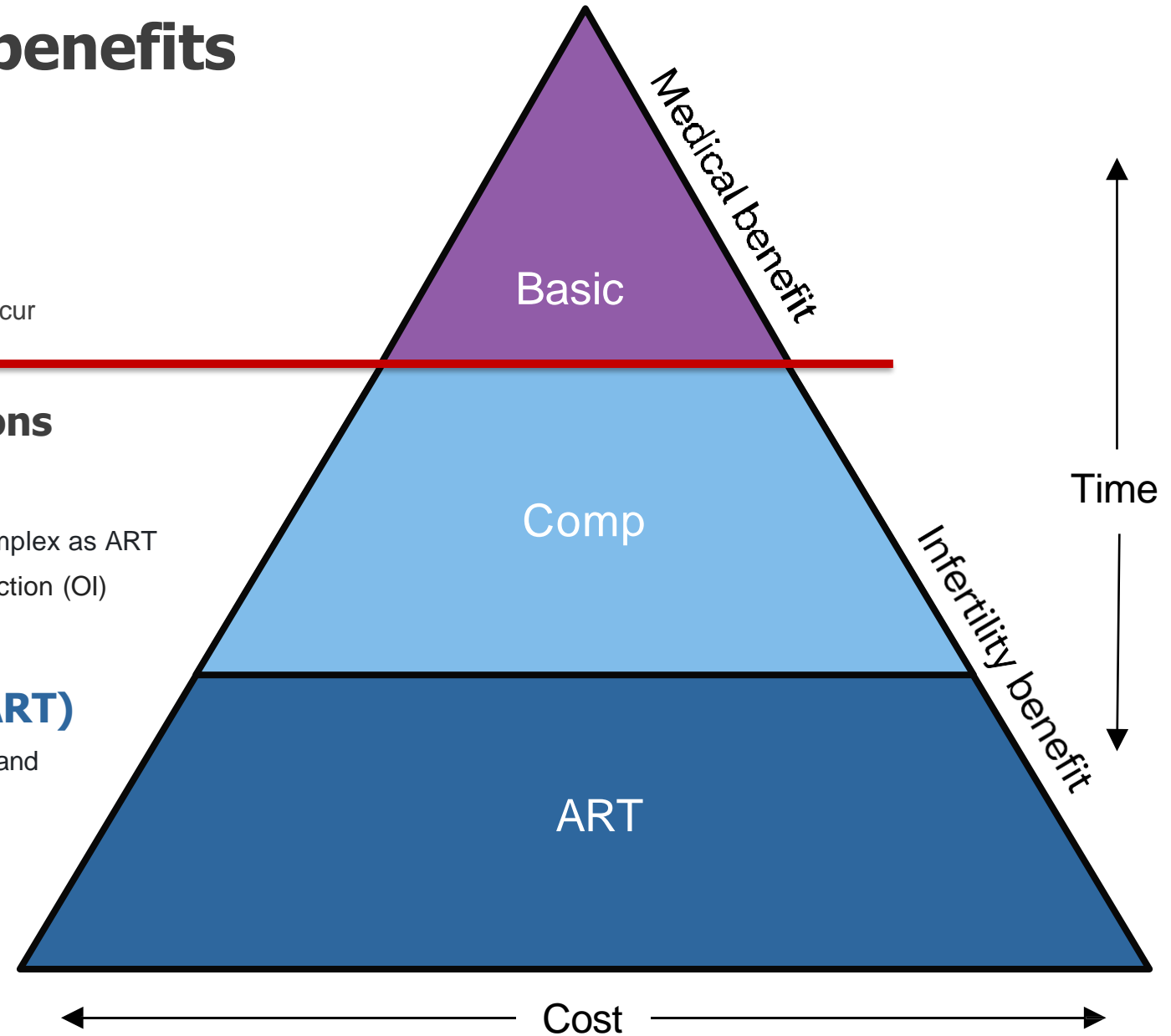
Two Standard Additional Infertility Options

1. Comprehensive benefit

- Services are more complex than basic services but not as complex as ART
- Services include artificial insemination (AI) and ovulation induction (OI)
- Most plans limit coverage of AI and OI to 6 cycles per lifetime

2. Advanced reproductive technology (ART)

- Services include in-vitro fertilization, frozen embryo transfers and donor egg cycles (covered for the member)
- Our standard covers iatrogenic fertility preservation



We're expanding access to fertility services. Intrauterine Insemination is now a medical benefit for all eligible plans.

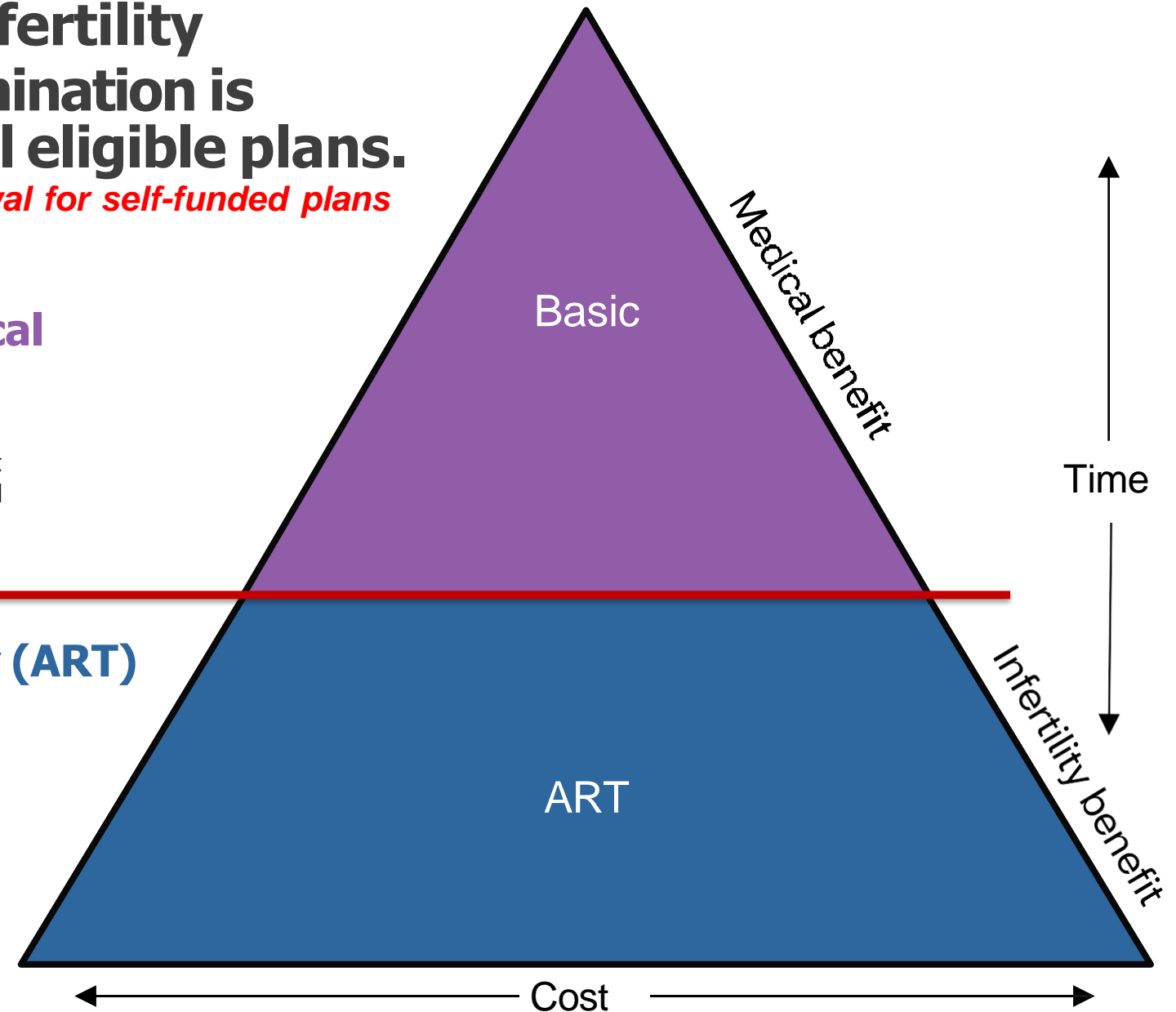
New standard coverage effective upon renewal for self-funded plans

Basic infertility benefit - Core Medical

- Services include office visits, ultrasounds, diagnostic procedures, laboratory, and artificial insemination (AI)
- Intrauterine insemination (IUI) is an office visit at the correct time in the menstrual cycle. Most individuals who access IUI will achieve pregnancy in a few inseminations.

Advanced reproductive technology (ART)

- Services include in-vitro fertilization, frozen embryo transfers and donor egg cycles (covered for the member)
- Our standard covers iatrogenic fertility preservation
- **Services include ovulation induction (OI)**



*IUI is a type of artificial insemination. Artificial insemination means that doctors insert sperm inside the uterus to achieve pregnancy.

Aetna fertility benefits

Benefit Type	Aetna HMO and CDH Gold – <i>Current</i>	Aetna HMO and CDH Gold – <i>Effective January 1, 2026</i>
Basic Fertility Services (regular plan benefits apply; not subject to \$30k lifetime maximum)	<ul style="list-style-type: none"> • Diagnosis and treatment of the underlying medical condition is covered 	<ul style="list-style-type: none"> • Diagnosis and treatment of the underlying medical condition is covered • Artificial Insemination (AI) / Intrauterine Insemination (IUI) is covered (diagnosis of infertility not required)
Comprehensive Fertility	<ul style="list-style-type: none"> • Artificial Insemination (AI) / Intrauterine Insemination (IUI) and Ovulation Induction (OI) covered if there is a diagnosis of infertility or at risk of infertility due to surgery, radiation, chemotherapy or other medical treatment • 3 cycles maximum per lifetime for AI, OI and \$30,000 Lifetime Maximum for AI, OI, ART combined. 	<ul style="list-style-type: none"> • Not applicable
Advanced Reproductive Technologies (ART)	<ul style="list-style-type: none"> • Advanced Reproductive Technologies (ART) covered if there is a diagnosis of infertility or at risk of infertility due to surgery, radiation, chemotherapy or other medical treatment • 6 cycles maximum per lifetime for ART and \$30,000 Lifetime Maximum for AI, OI, ART combined. 	<ul style="list-style-type: none"> • ART is covered if there is a diagnosis of infertility or at risk of infertility due to surgery, radiation, chemotherapy or other medical treatment • 3 cycles maximum per lifetime for Ovulation Induction (OI) and 6 cycles maximum per lifetime for ART. • \$30,000 Lifetime Maximum for OI and ART combined.

Changes are in fuchsia font

Appendix

State of Delaware - Fertility Services

Aetna HMO Plan

Current HMO Plan Infertility Details

Link to Aetna HMO Plan - [plan-hmo-fy25.pdf \(delaware.gov\)](#)

Maximum Benefit	In-Network Only
Basic Fertility Services	Copay based on place of service where rendered
Comprehensive Fertility & Advanced Reproductive Technology (ART) (Does not apply to out-of-pocket maximum)	Copay based on place of service where rendered \$30,000 Lifetime Maximum for medical services

Benefit Type	Current
Basic Fertility Services	Diagnosis and treatment of the underlying medical condition is covered. Member cost share is based on the type of service performed and place of service rendered.
Comprehensive Fertility	Artificial Insemination (AI) / Intrauterine Insemination (IUI) and Ovulation Induction (OI) covered. Member cost share is based on the type of service performed and place of service where rendered. 3 cycles maximum per lifetime for AI, OI and \$30,000 Lifetime Maximum for AI, OI, ART combined.
Advanced Reproductive Technologies	Advanced Reproductive Technologies covered. Member cost share is based on the type of service performed and place of service where rendered. 6 cycles maximum per lifetime for ART and \$30,000 Lifetime Maximum for AI, OI, ART combined.

State of DE is able to maintain benefits as they are today through your next renewal 7/1/2025 or extend to 1/1/2026. After 1/1/2026, since there will be no precertification available for AI/IUI there will not be a way to support tracking the cycle limit moving forward for AI/IUI services.

State of Delaware - Fertility Services

Aetna HMO Plan

Future HMO Plan Infertility Details

Maximum Benefit	In-Network Only
Basic Fertility Services	Copay based on place of service where rendered
Advanced Reproductive Technology (ART) (Does not apply to out-of-pocket maximum)	Copay based on place of service where rendered \$30,000 Lifetime Maximum for medical services

Benefit Type	Future
Basic Fertility Services	Diagnosis and treatment of the underlying medical condition is covered. Member cost share is based on the type of service performed and place of service rendered. Artificial Insemination (AI) / Intrauterine Insemination (IUI) is covered. Member cost share is based on the type of service performed and place of service where rendered.
Advanced Reproductive Technologies	Advanced Reproductive Technologies (ART) is covered. Member cost share is based on the type of service performed and place of service where rendered. 3 cycles maximum per lifetime for Ovulation Induction (OI) and 6 cycles maximum per lifetime for ART. \$30,000 Lifetime Maximum for OI and ART combined.

Artificial Insemination (AI) and Intrauterine Insemination (IUI) coverage will continue but under the Basic benefit where limits do not apply (therefore the 3 courses of treatment limit will no longer apply to these two services). Note that the services are fairly inexpensive, consisting of office visits and labs.

Ovulation Induction (OI), will continue, but under the ART benefit, with the same medical necessity requirements as current. It will be able to maintain the same cycle limits as with the current benefit.

There will be no dollar or cycle limits for AI/IUI when it becomes part of the Basic benefit. It is important to note that removing cycle limits does not mean the member will undergo an unlimited number of cycles. Usually, pregnancy is achieved within 3-4 cycles of AI/IUI. If pregnancy is not achieved within 3-4 cycles, members should discuss treatment options with their providers.

The claim cost impact of embedding IUI in Basic plan coverage is estimated to be ~\$0.10 - \$0.20 PMPM (due to the expansion of this coverage to individuals who previously could not obtain it).

This is an estimate derived from Aetna's book of business cost and utilization. The actual impact may be outside this range and will vary based on pre-existing infertility coverage, member demographics and other factors.

State of Delaware - Fertility Services

Aetna CDH Gold Plan

Current State of DE CDH Gold Plan Details

Link to Aetna CDH Gold Plan - [plan-cdh-fy25.pdf \(delaware.gov\)](#)

Benefit Type	In-Network	Out-of-Network
Basic Fertility Services	90% per visit after Plan Year deductible	70% per visit after Plan Year deductible
Comprehensive Fertility *	90% per visit after Plan Year deductible \$30,000 Lifetime Maximum for medical services	70% per visit after Plan Year deductible \$30,000 Lifetime Maximum for medical services
Advanced Reproductive Technologies *	90% per visit after Plan Year deductible \$30,000 Lifetime Maximum for medical services	70% per visit after Plan Year deductible \$30,000 Lifetime Maximum for medical services
*These services do not apply to the plan payment limit. All services are combined for the \$30,000 Lifetime Maximum.		

Benefit Type	Current
Basic Fertility Services	Diagnosis and treatment of the underlying medical condition is covered. Member cost share is based on the type of service performed and place of service rendered.
Comprehensive Fertility	Artificial Insemination (AI) / Intrauterine Insemination (IUI) and Ovulation Induction (OI) covered. Member cost share is based on the type of service performed and place of service where rendered. 3 cycles maximum per lifetime for AI, OI and \$30,000 Lifetime Maximum for AI, OI, ART combined.
Advanced Reproductive Technologies	Advanced Reproductive Technologies covered. Member cost share is based on the type of service performed and place of service where rendered. 6 cycles maximum per lifetime for ART and \$30,000 Lifetime Maximum for AI, OI, ART combined.

State of DE is able to maintain benefits as they are today through your next renewal 7/1/2025 or extend to 1/1/2026. After 1/1/2026, since there will be no precertification available for AI/IUI there will not be a way to support tracking the cycle limit moving forward for AI/IUI services.

State of Delaware - Fertility Services

Aetna CDH Gold Plan

Future CDH Gold Plan Infertility Details

Maximum Benefit	In-Network	Out-of-Network
Basic Fertility Services	90% per visit after Plan Year deductible	70% per visit after Plan Year deductible
Advanced Reproductive Technology (ART) (Does not apply to out-of-pocket maximum)	90% per visit after Plan Year deductible \$30,000 Lifetime Maximum for medical services	70% per visit after Plan Year deductible \$30,000 Lifetime Maximum for medical services

Benefit Type	Current
Basic Fertility Services	Diagnosis and treatment of the underlying medical condition is covered. Member cost share is based on the type of service performed and place of service rendered. Artificial Insemination (AI) / Intrauterine Insemination (IUI) is covered. Member cost share is based on the type of service performed and place of service where rendered.
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