

Small Group Infertility Benefits

Use this sheet to help you understand the different enhanced infertility options with each small group carrier. Please note that we are still waiting for additional details regarding how carriers are responding to SB 729, which is scheduled to go into effect on July 1, 2025 (or at renewal).



SB 729 Reminders

In 2024, Governor Newsom signed [SB 729](#) into law which requires small group health plans to offer enhanced infertility benefits and coverage, including in vitro fertilization. Small group carriers must offer plans that meet the law's requirements; however, employers do not need to offer them to their employees. The law is effective for policies issued, amended, or renewed on or after July 1, 2025, but it's important to note that Governor Newsom requested the legislature push back the effective date to January 1, 2026.

There are additional requirements for large groups, but this document is focused on small group carriers.

Please note we are still waiting for updated infertility information from all carriers, though all said they would be compliant with the law.

Carrier	Cost (7/1/25 rates)	Quotable in bpQuote?	How does ER add rider?	Additional Notes
Aetna	<ul style="list-style-type: none">• 4.00% load	<ul style="list-style-type: none">• Yes, duplicate "WINF" plans which include the rider load	<ul style="list-style-type: none">• Check the "Yes: Infertility Rider" in Section 3 of the employer application	
Anthem	<ul style="list-style-type: none">• \$90 per employee	<ul style="list-style-type: none">• Yes, as a rider after you select your medical plans	<ul style="list-style-type: none">• Check the "Infertility Benefits" box in Section D of the employer application	
Blue Shield	Loads may vary by plan/region: <ul style="list-style-type: none">• HMO: 1.59%• PPO: 1.39%	<ul style="list-style-type: none">• Yes, duplicate "INF" plan which include the rider load	<ul style="list-style-type: none">• Check the "Yes, Assisted Reproductive Technology Benefits Rider" box in section 7B of the employer application	
CaliforniaChoice	<ul style="list-style-type: none">• Not applicable			
Covered CA for Small Business	Loads may vary by plan/region: <ul style="list-style-type: none">• Blue Shield HMO: 1.64%• Blue Shield PPO: 1.32%• Kaiser Permanente: 3.24%• Sharp: 53.69%	<ul style="list-style-type: none">• Yes, duplicate "INF" plans which include the rider load	<ul style="list-style-type: none">• Check the "Yes" box in Step 7 of the employer application	<ul style="list-style-type: none">• Available on all plans for groups of 20+, available on only PPO plans under 20 eligible employees (HMO members would not have added INF)
Health Net	Loads may vary by plan/region: <ul style="list-style-type: none">• HMO: 4.02%• PPO: 3.51%	<ul style="list-style-type: none">• Yes, duplicate "INF" plans which include the rider load	<ul style="list-style-type: none">• Check the "Infertility" box in the Other plan(s) section of Section 1 of the employer application	
Kaiser Permanente	Loads may vary by plan/region: <ul style="list-style-type: none">• HMO: 3.24%	<ul style="list-style-type: none">• No, not available to quote in bpQuote	<ul style="list-style-type: none">• Check the "Add fertility benefit" box in Section 8B of the employer application	<ul style="list-style-type: none">• Available for groups of 20+ when Kaiser is the sole carrier, HMO only
UnitedHealthcare	<ul style="list-style-type: none">• HMO: 3.4% load• PPO: 4.9% (Select Plus and Core only)	<ul style="list-style-type: none">• No, not available to quote in bpQuote	<ul style="list-style-type: none">• Check the appropriate box in the Supplemental Benefits section on page 4 of the employer application	<ul style="list-style-type: none">• Not available on Navigate plans.