

HOUSE No. 3496

By Mr. Businger of Brookline, petition of John A. Businger that health insurance policies be required to include coverage for complete maternity care. Insurance.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Seventy-Eight.

AN ACT PROVIDING THAT ALL HEALTH INSURANCE POLICIES INCLUDE COVERAGE FOR COMPLETE MATERNITY CARE.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 Chapter 175 of the General Laws is hereby amended by
2 inserting after section 110F the following section: —

3 *Section 110G.* Every policy of insurance referred to in section
4 one hundred and eight issued or delivered in this commonwealth
5 shall provide coverage for complete maternity care.

6 Complete maternity care shall include (1) treatment associated
7 with voluntary control of reproduction, (2) normal obstetrical
8 care, (3) all complications of obstetrics, (4) prenatal care, (5) care
9 of unborn infant, and (6) labor, delivery and puerperium.

10 Deductibles and co-insurance may be allowed if the usual,
11 customary and reasonable (UCR) charges for maternity services
12 are reimbursed to the same per cent, or proportion, as is the
13 maximum authorized for reimbursement of the UCR charges for
14 other surgical procedures. In addition, total maternity care
15 coverage shall be provided in all policies regardless of the marital
16 status of the insured.

17 In order to provide continuity of coverage, the following
18 eligibility period shall be written into all insurance policies
19 concerning benefits for obstetric care: — pregnancy which begins
20 while the insurance is in force shall be covered until the discharge
21 of the newborn from hospital care to home.

