

STATE OF NEW YORK

10314

IN ASSEMBLY

April 22, 2020

Introduced by M. of A. BICHOTTE -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring insurance policies to provide coverage for pre-term labor hospitalizations, home visits to monitor pre-term labor patients and counseling

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Item (i) of subparagraph (A) of paragraph 10 of subsection
2 (i) of section 3216 of the insurance law, as amended by chapter 238 of
3 the laws of 2010, is amended and two new subparagraphs (C) and (D) are
4 added to read as follows:

5 (i) Every policy which provides hospital, surgical or medical coverage
6 shall provide coverage for maternity care, including hospital, surgical
7 or medical care to the same extent that hospital, surgical or medical
8 coverage is provided for illness or disease under the policy. Such
9 maternity care coverage, other than coverage for perinatal compli-
10 cations, shall include inpatient hospital coverage for expectant mothers
11 in pre-term labor, inpatient hospital coverage for mother and for
12 newborn for at least forty-eight hours after childbirth for any delivery
13 other than a caesarean section, and for at least ninety-six hours after
14 a caesarean section. Such coverage for maternity care shall include the
15 services of a midwife licensed pursuant to article one hundred forty of
16 the education law, practicing consistent with section sixty-nine hundred
17 fifty-one of the education law and affiliated or practicing in conjunc-
18 tion with a facility licensed pursuant to article twenty-eight of the
19 public health law, but no insurer shall be required to pay for duplica-
20 tive routine services actually provided by both a licensed midwife and a
21 physician.

22 (C) Coverage provided under this subsection for care and treatment
23 during pregnancy shall include provision for part-time or intermittent
24 home nursing care by or under the supervision of a registered profes-
25 sional nurse to monitor expectant mothers who have been diagnosed by a
26 physician as having experienced pre-term labor, and for the adminis-
27 tration of Makena (17-alpha hydroxyprogesterone) by such nurse. As used

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

LBD16189-01-0

1 in this subsection, "pre-term labor" means the commencement of regular
2 contractions of the uterus causing palpable changes in the cervix that
3 start between twenty weeks and thirty-six weeks and six days of pregnan-
4 cy, including, but not limited to, effacement and dilation.

5 (D) Coverage provided under this subsection for care and treatment
6 during pregnancy shall include provisions for visits with a physician,
7 psychiatrist or psychologist or a licensed clinical social worker within
8 the lawful scope of his or her practice who provides psychiatric or
9 psychological services or for the diagnosis and treatment of mental,
10 nervous or emotional disorders and ailments for assistance with
11 emotional issues experienced by an expectant mother and the family of an
12 expectant mother who has:

13 (i) lost a fetus through miscarriage or stillbirth;
14 (ii) lost a child within a month after the birth of the child; or
15 (iii) been diagnosed by a physician as having experienced pre-term
16 labor.

17 § 2. Item (i) of subparagraph (A) of paragraph 5 of subsection (k) of
18 section 3221 of the insurance law, as amended by chapter 238 of the laws
19 of 2010, is amended and two new subparagraphs (C) and (D) are added to
20 read as follows:

21 (i) Every group or blanket policy delivered or issued for delivery in
22 this state which provides hospital, surgical or medical coverage shall
23 include coverage for maternity care, including hospital, surgical or
24 medical care to the same extent that coverage is provided for illness or
25 disease under the policy. Such maternity care coverage, other than
26 coverage for perinatal complications, shall include inpatient hospital
27 coverage for expectant mothers in pre-term labor, inpatient hospital
28 coverage for mother and newborn for at least forty-eight hours after
29 childbirth for any delivery other than a caesarean section, and for at
30 least ninety-six hours after a caesarean section. Such coverage for
31 maternity care shall include the services of a midwife licensed pursuant
32 to article one hundred forty of the education law, practicing consistent
33 with section sixty-nine hundred fifty-one of the education law and
34 affiliated or practicing in conjunction with a facility licensed pursu-
35 ant to article twenty-eight of the public health law, but no insurer
36 shall be required to pay for duplicative routine services actually
37 provided by both a licensed midwife and a physician.

38 (C) Coverage provided under this subsection for care and treatment
39 during pregnancy shall include provision for part-time or intermittent
40 home nursing care by or under the supervision of a registered profes-
41 sional nurse to monitor expectant mothers who have been diagnosed by a
42 physician as having experienced pre-term labor, and for the adminis-
43 tration of Makena (17-alpha hydroxyprogesterone) by such nurse. As used
44 in this subsection, "pre-term labor" means the commencement of regular
45 contractions of the uterus causing palpable changes in the cervix that
46 start between twenty weeks and thirty-six weeks and six days of pregnan-
47 cy, including, but not limited to, effacement and dilation.

48 (D) Coverage provided under this subsection for care and treatment
49 during pregnancy shall include provisions for visits with a physician,
50 psychiatrist or psychologist or a licensed clinical social worker within
51 the lawful scope of his or her practice who provides psychiatric or
52 psychological services or for the diagnosis and treatment of mental,
53 nervous or emotional disorders and ailments for assistance with
54 emotional issues experienced by an expectant mother and the family of an
55 expectant mother who has:

56 (i) lost a fetus through miscarriage or stillbirth;

1 (ii) lost a child within a month after the birth of the child; or
2 (iii) been diagnosed by a physician as having experienced pre-term
3 labor.

4 § 3. Subparagraph (A) of paragraph 1 of subsection (c) of section 4303
5 of the insurance law, as amended by chapter 238 of the laws of 2010, is
6 amended and two new paragraphs 3 and 4 are added to read as follows:

7 (A) Every contract issued by a corporation subject to the provisions
8 of this article which provides hospital service, medical expense indem-
9 nity or both shall provide coverage for maternity care including hospi-
10 tal, surgical or medical care to the same extent that hospital service,
11 medical expense indemnity or both are provided for illness or disease
12 under the contract. Such maternity care coverage, other than coverage
13 for perinatal complications, shall include inpatient hospital coverage
14 for expectant mothers in pre-term labor, inpatient hospital coverage for
15 mother and for newborn for at least forty-eight hours after childbirth
16 for any delivery other than a caesarean section, and for at least nine-
17 ty-six hours following a caesarean section. Such coverage for maternity
18 care shall include the services of a midwife licensed pursuant to arti-
19 cle one hundred forty of the education law, practicing consistent with
20 section sixty-nine hundred fifty-one of the education law and affiliated
21 or practicing in conjunction with a facility licensed pursuant to arti-
22 cle twenty-eight of the public health law, but no insurer shall be
23 required to pay for duplicative routine services actually provided by
24 both a licensed midwife and a physician.

25 (3) Coverage provided under this subsection for care and treatment
26 during pregnancy shall include provision for part-time or intermittent
27 home nursing care by or under the supervision of a registered profes-
28 sional nurse to monitor expectant mothers who have been diagnosed by a
29 physician as having experienced pre-term labor, and for the adminis-
30 tration of Makena (17-alpha hydroxyprogesterone) by such nurse. As used
31 in this subsection, "pre-term labor" means the commencement of regular
32 contractions of the uterus causing palpable changes in the cervix that
33 start between twenty weeks and thirty-six weeks and six days of pregnan-
34 cy, including, but not limited to, effacement and dilation.

35 (4) Coverage provided under this subsection for care and treatment
36 during pregnancy shall include provisions for visits with a physician,
37 psychiatrist or psychologist or a licensed clinical social worker within
38 the lawful scope of his or her practice who provides psychiatric or
39 psychological services or for the diagnosis and treatment of mental,
40 nervous or emotional disorders and ailments for assistance with
41 emotional issues experienced by an expectant mother and the family of an
42 expectant mother who has:

43 (A) lost a fetus through miscarriage or stillbirth;

44 (B) lost a child within a month after the birth of the child; or

45 (C) been diagnosed by a physician as having experienced pre-term
46 labor.

47 § 4. This act shall take effect on the sixtieth day after it shall
48 have become a law. Effective immediately the addition, amendment and/or
49 repeal of any rule or regulation necessary for the implementation of
50 this act on its effective date are authorized to be made and completed
51 on or before such date.