

STATE OF NEW YORK

7100

2025-2026 Regular Sessions

IN ASSEMBLY

March 20, 2025

Introduced by M. of A. BICHOTTE HERMELYN, STIRPE, COLTON, CRUZ, JACKSON, ROSENTHAL, REYES, WALKER, KELLES, LEVENBERG, SEAWRIGHT, EPSTEIN, HYNDMAN, SIMON, LUCAS, ZACCARO, SEPTIMO, DAVILA, LUNSFORD, RAGA -- 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 dupli-
20 cative 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

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

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1 physician as having experienced pre-term labor, and for the adminis-
2 tration of Makena (17-alpha hydroxyprogesterone) by such nurse. As used
3 in this subsection, "pre-term labor" means the commencement of regular
4 contractions of the uterus causing palpable changes in the cervix that
5 start between twenty weeks and thirty-six weeks and six days of pregnan-
6 cy, including, but not limited to, effacement and dilation.

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

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

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

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

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

50 (D) Coverage provided under this subsection for care and treatment
51 during pregnancy shall include provisions for visits with a physician,
52 psychiatrist or psychologist or a licensed clinical social worker within
53 the lawful scope of such person's practice who provides psychiatric or
54 psychological services or for the diagnosis and treatment of mental,
55 nervous or emotional disorders and ailments for assistance with

1 emotional issues experienced by an expectant mother and the family of an
2 expectant mother who has:

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

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

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

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

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

46 (A) lost a fetus through miscarriage or stillbirth;
47 (B) lost a child within a month after the birth of the child; or
48 (C) been diagnosed by a physician as having experienced pre-term
49 labor.

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