



**Committee:** Senate Finance Committee

**Bill:** Senate Bill 535 - Health Insurance - Labor and Delivery Services - Cost-Sharing Requirements

**Hearing Date:** February 14, 2024

**Position:** Support

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The Maryland Affiliate of the American College of Nurse Midwives (ACNM) supports *Senate Bill 535 - Health Insurance - Labor and Delivery Services - Cost-Sharing Requirements*. The bill requires insurers, nonprofit health service plans, and health maintenance organizations that provide labor and delivery coverage to cover labor and delivery services without a deductible, coinsurance, copayment, or any other cost-sharing requirement.

The Affordable Care Act requires most health plans to cover maternal and newborn care. But because ACA requirements remain broad, insurance coverage isn't uniform. The average out-of-pocket spending for a vaginal delivery is \$2,655, compared to \$3,214 for cesarean births.<sup>i</sup> ACNM believes that all people should have access to a safe and affordable birth.

We ask for a favorable report on this legislation. If we can provide any further information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net) or (443) 926-3443.

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<sup>i</sup> <https://www.forbes.com/advisor/health-insurance/average-childbirth-cost/>