

SENATE BILL 784

J5, J4

3lr1378

By: **Senator Ready**

Introduced and read first time: February 6, 2023

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Labor and Delivery Services – Cost-Sharing Requirements**

3 FOR the purpose of requiring certain insurers, nonprofit health service plans, and health
4 maintenance organizations to provide coverage for labor and delivery services
5 without certain cost-sharing requirements; and generally relating to cost-sharing
6 requirements for labor and delivery services.

7 BY adding to

8 Article – Insurance

9 Section 15–811.1

10 Annotated Code of Maryland

11 (2017 Replacement Volume and 2022 Supplement)

12 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
13 That the Laws of Maryland read as follows:

14 **Article – Insurance**

15 **15–811.1.**

16 **(A) THIS SECTION APPLIES TO:**

17 **(1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT**
18 **PROVIDE LABOR AND DELIVERY COVERAGE TO INDIVIDUALS OR GROUPS ON AN**
19 **EXPENSE–INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS**
20 **THAT ARE ISSUED OR DELIVERED IN THE STATE; AND**

21 **(2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE LABOR**
22 **AND DELIVERY COVERAGE TO INDIVIDUALS OR GROUPS UNDER CONTRACTS THAT**
23 **ARE ISSUED OR DELIVERED IN THE STATE.**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **(B) AN ENTITY SUBJECT TO THIS SECTION SHALL COVER LABOR AND**
2 **DELIVERY SERVICES WITHOUT A DEDUCTIBLE, COINSURANCE, COPAYMENT, OR ANY**
3 **OTHER COST-SHARING REQUIREMENT.**

4 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
5 policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or
6 after January 1, 2024.

7 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
8 January 1, 2024.