

FILED JAN 10 1996

SENATE FILE 2038

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Passed Senate, Date \_\_\_\_\_ Passed House, Date \_\_\_\_\_  
Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_ Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_  
Approved \_\_\_\_\_

A BILL FOR

1 An Act relating to the inclusion of a minimum level of maternity  
2 benefits in an individual or group health care policy or  
3 contract issued in the state.

4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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S.F. 2038

1 Section 1. NEW SECTION. 514C.11 MANDATED COVERAGE FOR  
2 IN-PATIENT MATERNITY CARE.

3 Notwithstanding section 514C.6, an individual or group  
4 policy of accident or health insurance or individual or group  
5 hospital or health care service contract issued pursuant to  
6 chapter 509, 514, or 514A, or an individual or group health  
7 maintenance organization contract issued and regulated under  
8 chapter 514B, which is delivered, amended, or renewed on or  
9 after July 1, 1996, and which provides maternity benefits  
10 coverage, shall include coverage for a minimum of forty-eight  
11 hours of in-patient care following a vaginal delivery and a  
12 minimum of ninety-six hours of in-patient care following a  
13 cesarean section for a mother and newly born child in a  
14 licensed hospital or birth center, and shall provide for an  
15 extended stay if determined medically necessary by the  
16 attending physician or requested by the mother. For the  
17 purposes of this section, "attending physician" includes the  
18 attending obstetrician, pediatrician, or other physician  
19 attending the mother or newly born child.

20 EXPLANATION

21 This bill requires the inclusion of a minimum period of in-  
22 patient care for a mother and newly born child in a licensed  
23 hospital or birth center in an individual or group policy of  
24 accident or health insurance, individual or group hospital or  
25 health care service contract, or individual or group health  
26 maintenance organization contract issued that is delivered,  
27 amended, or renewed on or after July 1, 1996, and that  
28 provides maternity benefits. The minimum requirements are 48  
29 hours of in-patient care following a vaginal delivery and 96  
30 hours of in-patient care following a cesarean section for the  
31 mother and the newly born child. The bill also provides that  
32 if the attending physician determines a longer stay to be  
33 medically necessary or if the mother requests a longer stay,  
34 the policy or contract must provide for coverage of the longer  
35 stay. The bill also provides a definition of "attending

1 physician" for the purposes of the bill.

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