

1 H.486

2 Introduced by Representative Nicoll of Ludlow

3 Referred to Committee on

4 Date:

5 Subject: Health; health insurance; newborn coverage

6 Statement of purpose of bill as introduced: This bill proposes to require health
7 insurance coverage for newborns to be provided without member cost-sharing.

8 It would also allow the parents to choose which of their health plans will cover
9 the newborn if they are covered under separate plans.

10 An act relating to health insurance coverage for newborns

11 It is hereby enacted by the General Assembly of the State of Vermont:

12 Sec. 1. 8 V.S.A. § 4092 is amended to read:

13 § 4092. NEWBORN INFANTS; COVERAGE

14 (a) An individual or group health insurance policy providing coverage on
15 an expense incurred basis and an individual or group service or indemnity
16 contract issued by a nonprofit corporation ~~which~~ that provides coverage for a
17 family member of the insured or subscriber shall, as to those family members'
18 coverage, also provide that health insurance benefits applicable for children are
19 payable with respect to a newly born child of the insured or subscriber from
20 the moment of birth. Coverage for a newly born child shall include coverage

1 of injury, sickness, and necessary care and treatment of a medically diagnosed
2 congenital defect or birth abnormality, ~~or any combination of these.~~

3 (b) Coverage for a newly born child shall be provided without notice or
4 additional premium or member cost-sharing for ~~no~~ not less than 60 days after
5 the date of birth. If payment of a specific premium or subscription fee is
6 required in order to have the coverage continue beyond such 60-day period, the
7 policy may require that notification of birth of the newly born child and
8 payment of the required premium or fees be furnished to the insurer or
9 nonprofit service or indemnity corporation within a period of not less than 60
10 days after the date of birth.

11 (c) ~~The requirements of this section shall apply to all insurance policies and~~
12 ~~subscriber contracts delivered or issued for delivery in this State more than 120~~
13 ~~days after April 15, 1975.~~

14 To the extent permitted under federal law, if the parents of the newly born
15 child are covered under separate health insurance policies or contracts, the
16 parents may elect which of their policies or contracts shall provide coverage
17 for the newly born child.

18 Sec. 2. EFFECTIVE DATE

19 This act shall take effect on January 1, 2023 and shall apply to all health
20 insurance policies and contracts issued on and after January 1, 2023 on such

- 1 date as a health insurer offers, issues, or renews the health insurance policy or
- 2 contract, but in no event later than January 1, 2024.