

**SSB 5581** - H COMM AMD

By Committee on Health Care & Wellness

**ADOPTED AS AMENDED 04/07/2023**

1 Strike everything after the enacting clause and insert the  
2 following:

3 "NEW SECTION. **Sec. 1.** (1) The office of the insurance  
4 commissioner shall conduct an analysis of how health plans define,  
5 cover, and reimburse for maternity care services, including prenatal,  
6 delivery, and postpartum care, and make recommendations regarding  
7 methods to reduce or eliminate deductibles and other forms of cost  
8 sharing for maternity care services.

9 (2) In conducting the analysis, the office of the insurance  
10 commissioner shall:

11 (a) Obtain necessary information regarding health plans offered  
12 by carriers with more than one percent accident and health market  
13 share based upon the insurance commissioner's most recent annual  
14 market information report and health plans offered to public  
15 employees under chapter 41.05 RCW to evaluate:

16 (i) How health plan benefit designs define maternity care  
17 services;

18 (ii) Whether and to what extent maternity care services are  
19 subject to deductibles and other cost-sharing requirements;

20 (iii) Which maternity care services are considered preventive  
21 services under section 2713 of the federal public health service act  
22 (42 U.S.C. Sec. 300gg et seq.) and implementing federal regulations  
23 in effect on the effective date of this section and are therefore  
24 exempt from cost sharing;

25 (iv) The five most used maternity care reimbursement  
26 methodologies used by each carrier; and

27 (v) With respect to reimbursement methodologies that bundle  
28 payment for maternity care services, which specific services are  
29 included in the bundled payment;

1 (b) Estimate the total and per member per month impact on health  
2 plan rates of eliminating cost sharing for maternity care services in  
3 full, or for prenatal care only, for the following markets:

- 4 (i) Individual health plans other than cascade select plans;  
5 (ii) Cascade select health plans;  
6 (iii) Small group health plans;  
7 (iv) Large group health plans;  
8 (v) Health plans offered to public employees under chapter 41.05  
9 RCW; and  
10 (vi) All health plans in the aggregate.

11 (3) The office of the insurance commissioner shall submit a  
12 report on the findings and cost estimate to the appropriate  
13 committees of the legislature by July 1, 2024. The report must also  
14 include recommendations for methods to reduce or eliminate  
15 deductibles and other forms of cost sharing for maternity care  
16 services.

17 (4) The office of the insurance commissioner may contract for all  
18 or a portion of the analysis required in this section."

19 Correct the title.

EFFECT: Strikes all provisions of the underlying bill. Requires the Office of the Insurance Commissioner (Commissioner) to conduct an analysis of how health plans define, cover, and reimburse for maternity care services. Identifies certain information to be evaluated as part of the analysis. Requires the Commissioner to estimate the impact on health plan rates of reducing or eliminating cost sharing for maternity care services for specified markets. Requires the Commissioner to submit a report on the findings and cost estimate to the Legislature by July 1, 2024, which must also include recommendations for methods to reduce cost sharing for maternity care services. Permits the Commissioner to contract for all or a portion of the required analysis.

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