

# FINAL BILL REPORT

## SSB 5581

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Synopsis as Enacted

**Brief Description:** Developing strategies to reduce or eliminate deductibles for maternal support services and postpartum care.

**Sponsors:** Senate Committee on Health & Long Term Care (originally sponsored by Senators Muzzall, Robinson, Braun, Rivers, Warnick, Cleveland, Hasegawa, Kuderer, Lovelett, Shewmake, Wilson, C., Wilson, J. and Wilson, L.).

**Senate Committee on Health & Long Term Care**  
**House Committee on Health Care & Wellness**

**Background:** Federal law requires most health plans to cover maternity services including child birth and newborn care. These plans also must cover preventative services, including prenatal visits and screenings, gestational diabetes testing, folic acid supplements, tobacco cessation counseling and interventions, and breastfeeding services, without any cost-sharing. Deductibles and other out-of-pocket expenses related to maternity and delivery services vary based on plan design, but the average out-of-pocket cost is approximately \$2,800.

**Summary:** The Office of the Insurance Commissioner (OIC), in consultation with health carriers, health care providers, and consumers, must conduct an analysis of how health plans define, cover, and reimburse for maternity care services, including prenatal, delivery, and postpartum care, and make recommendations regarding methods to reduce or eliminate deductibles and other forms of cost sharing for maternity care services.

When conducting the analysis, OIC must also estimate the total and per member per month impact on health plan rates of eliminating cost sharing for maternity care services in full, or for prenatal care only, for certain markets.

OIC must submit a report on the findings and cost estimate to the Legislature by July 1, 2024. The report must also include recommendations for methods to reduce or eliminate deductibles and other forms of cost sharing for maternity care services. OIC is permitted to

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*This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not part of the legislation nor does it constitute a statement of legislative intent.*

contract for all or a portion of the required analysis.

**Votes on Final Passage:**

Senate	48	0	
House	96	0	(House amended)
Senate	48	0	(Senate concurred)

**Effective:** July 23, 2023