
ENGROSSED SUBSTITUTE HOUSE BILL 1291

State of Washington

69th Legislature

2025 Regular Session

By House Health Care & Wellness (originally sponsored by Representatives Rule, Stonier, Ryu, Parshley, Alvarado, Timmons, Macri, Simmons, Hunt, Hill, and Fosse)

READ FIRST TIME 02/11/25.

1 AN ACT Relating to cost sharing for maternity services;
2 reenacting and amending RCW 41.05.017; adding a new section to
3 chapter 48.43 RCW; and creating a new section.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

5 NEW SECTION. **Sec. 1.** A new section is added to chapter 48.43
6 RCW to read as follows:

7 (1) Except as required in subsection (2) of this section, for a
8 health plan issued or renewed on or after January 1, 2026, that
9 provides coverage for labor and delivery services, labor and delivery
10 services are not subject to the enrollee's deductible. Any cost
11 sharing for labor and delivery services paid by an enrollee must be
12 applied toward the enrollee's deductible obligation.

13 (2) For a health plan that provides coverage of labor and
14 delivery services and is offered as a qualifying health plan for a
15 health savings account, the health carrier shall establish the plan's
16 deductible for the coverage of the labor and delivery services at the
17 minimum level necessary to preserve the enrollee's ability to claim
18 tax exempt contributions from their health savings account under
19 internal revenue service laws and regulations.

1 **Sec. 2.** RCW 41.05.017 and 2024 c 251 s 5 and 2024 c 242 s 10 are
2 each reenacted and amended to read as follows:

3 Each health plan that provides medical insurance offered under
4 this chapter, including plans created by insuring entities, plans not
5 subject to the provisions of Title 48 RCW, and plans created under
6 RCW 41.05.140, are subject to the provisions of RCW 48.43.500,
7 70.02.045, 48.43.505 through 48.43.535, 48.43.537, 48.43.545,
8 48.43.550, 70.02.110, 70.02.900, 48.43.190, 48.43.083, 48.43.0128,
9 48.43.780, 48.43.435, 48.43.815, 48.200.020 through 48.200.280,
10 48.200.300 through 48.200.320, 48.43.440, section 1 of this act, and
11 chapter 48.49 RCW.

12 NEW SECTION. **Sec. 3.** The office of the insurance commissioner
13 may adopt rules necessary to implement this act.

--- END ---