
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; and adding a new section to
3 chapter 48.43 RCW.

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 global maternity care billing codes for
10 vaginal, cesarean section, and assisted delivery services, in-network
11 delivery services are not subject to the enrollee's deductible. Any
12 cost sharing for in-network delivery services paid by an enrollee
13 must be applied toward the enrollee's deductible obligation.

14 (2) For a health plan that provides coverage of global maternity
15 care billing codes for vaginal, cesarean section, and assisted
16 delivery services and is offered as a qualifying health plan for a
17 health savings account, the health carrier shall establish the plan's
18 deductible for the coverage for in-network delivery services at the
19 minimum level necessary to preserve the enrollee's ability to claim
20 tax exempt contributions from their health savings account under
21 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.

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