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## **HOUSE BILL NO. 2521**

Offered January 16, 2009

A BILL to amend and reenact § 38.2-3414.1 of the Code of Virginia, relating to health insurance coverage; length of hospital inpatient stay for mother and newborn after childbirth.

Patron—Tyler

Referred to Committee on Commerce and Labor

Be it enacted by the General Assembly of Virginia:

1. That § 38.2-3414.1 of the Code of Virginia is amended and reenacted as follows:

§ 38.2-3414.1. Obstetrical benefits; coverage for postpartum services.

A. Each insurer proposing to issue an individual or group hospital policy or major medical policy in this Commonwealth, each corporation proposing to issue an individual or group hospital, medical or major medical subscription contract, and each health maintenance organization providing a health care plan for health care services that provides benefits for obstetrical services shall provide coverage for postpartum services as provided in this section.

- B. Such With regard to insurance policies, contracts, and plans delivered, issued for delivery, reissued, or extended:
- 1. On and after July 1, 1996, but before January 1, 2010, such coverage shall include benefits for inpatient care and a home visit or visits which shall be in accordance with the medical criteria, outlined in the most current version of or an official update to the "Guidelines for Perinatal Care" prepared by the American Academy of Pediatrics and the American College of Obstetricians and Gynecologists or the "Standards for Obstetric-Gynecologic Services" prepared by the American College of Obstetricians and Gynecologists. Such coverage shall be provided incorporating any changes in such Guidelines or Standards within six months of the publication of such Guidelines or Standards or any official amendment thereto; and
- 2. On or after January 1, 2010, or at any time thereafter when any term of the policy, contract, or plan is changed or any premium adjustment is made, such coverage shall include benefits for inpatient care of a mother and her newborn immediately after childbirth of no less than 72 hours of inpatient care following vaginal delivery or 96 hours of inpatient care following a Cesarean section.
- C. The requirements of this section shall apply to all insurance policies, contracts and plans delivered, issued for delivery, reissued, or extended on and after July 1, 1996, or at any time thereafter when any term of the policy, contract or plan is changed or any premium adjustment is made.
- D. This section shall not apply to short-term travel, accident only, limited or specified disease, or individual conversion policies or contracts, nor to policies or contracts designed for issuance to persons eligible for coverage under Title XVIII of the Social Security Act, known as Medicare, or any other similar coverage under state or federal governmental plans.