

# SENATE BILL REPORT

## SB 5581

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As Reported by Senate Committee On:  
Health & Long Term Care, February 10, 2023

**Title:** An act relating to developing strategies to reduce or eliminate deductibles for maternal support services and postpartum care.

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

**Sponsors:** Senators Muzzall, Robinson, Braun, Rivers, Warnick, Cleveland, Hasegawa, Kuderer, Lovelett, Shewmake, Wilson, C., Wilson, J. and Wilson, L..

**Brief History:**

**Committee Activity:** Health & Long Term Care: 2/07/23, 2/10/23 [DPS].

**Brief Summary of First Substitute Bill**

- Requires the Office of the Insurance Commissioner, in collaboration with health carriers, to develop strategies to reduce or eliminate deductibles and other cost sharing for maternity care services, including prenatal care, delivery and post-partum care.

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### SENATE COMMITTEE ON HEALTH & LONG TERM CARE

**Majority Report:** That Substitute Senate Bill No. 5581 be substituted therefor, and the substitute bill do pass.

Signed by Senators Cleveland, Chair; Robinson, Vice Chair; Muzzall, Assistant Ranking Member; Conway, Dhingra, Randall and Van De Wege.

**Staff:** Greg Attanasio (786-7410)

**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

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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 of Bill (First Substitute):** The Office of the Insurance Commissioner (OIC), in collaboration with health carriers, must develop strategies to reduce or eliminate deductibles and other cost sharing for maternity care services, including prenatal care, delivery and post-partum care. By July 1, 2024, OIC must submit a report to the the Legislature outlining those strategies.

**EFFECT OF CHANGES MADE BY HEALTH & LONG TERM CARE COMMITTEE (First Substitute):**

- Changes reference to “maternal support services and postpartum care” to “maternity care services, including prenatal care, delivery and post-partum care.”
- Permits OIC to consider strategies to reduce other cost sharing in addition to deductibles.
- Extends the date for the required report to July 1, 2024.

**Appropriation:** None.

**Fiscal Note:** Available.

**Creates Committee/Commission/Task Force that includes Legislative members:** No.

**Effective Date:** Ninety days after adjournment of session in which bill is passed.

**Staff Summary of Public Testimony on Original Bill:** *The committee recommended a different version of the bill than what was heard.* PRO: OIC welcomes opportunity to consider policies to reduce maternity care deductibles. OIC recommends using the term maternity care services and broadening the study to all cost-sharing. .OIC needs more time to complete the work requests until July 2024.

**Persons Testifying:** PRO: Senator Ron Muzzall, Prime Sponsor; Jane Beyer, Office of the Insurance Commissioner.

**Persons Signed In To Testify But Not Testifying:** No one.