- 4 ADOPTED 2/12/96
- Beginning on page 1, after line 13, strike all material through section." on page 9, line 23, and insert the following:
- 7 "NEW SECTION. Sec. 2. A new section is added to chapter 41.05 RCW 8 to read as follows:
- 9 (1)(a) If a state purchased health care plan offered under a 10 contract entered into between the state and the carrier after the effective date of this section includes coverage for maternity 11 12 services, decisions on the length of inpatient stay must be made by the attending provider in consultation with the mother, rather than through 13 contracts or agreements between providers, hospitals, and insurers. 14 15 These decisions must be based on accepted medical practice. 16 coverage may not be denied for inpatient, postdelivery care to a mother and her newly born child for a period of forty-eight hours after 11:59 17 p.m. on the day of delivery for a vaginal delivery and ninety-six hours 18 19 after 11:59 p.m. on the day of delivery for a cesarean section if such 20 care is advised by the attending provider in consultation with the 21 mother.
- (b) Any decision to shorten the length of inpatient stay to less than that provided under (a) of this subsection must be made by the attending provider after conferring with the mother.
- (c) At the time of discharge, determination of the type and location of continued care must be made by the attending provider in consultation with the mother rather than by contract or agreement between the hospital and the insurer. These decisions must be based on accepted medical practice.
- 30 (d) Nothing in this section shall be construed to require attending 31 providers to authorize care they believe to be medically unnecessary.
- (2) For the purposes of this section, "attending provider" includes any of the following with hospital privileges: Physicians licensed under chapter 18.57 or 18.71 RCW, certified nurse midwives licensed under chapter 18.79 RCW, midwives licensed under chapter 18.50 RCW, physician's assistants licensed under chapter 18.57A or 18.71A RCW, and

1 advanced registered nurse practitioners licensed under chapter 18.79 2 RCW.

- 3 (3) If a mother and newborn are discharged pursuant to subsection 4 (1)(b) of this section prior to the inpatient length of stay provided under subsection (1)(a) of this section, coverage may not be denied for 5 three follow-up in-home, clinic, provider office, or hospital 6 7 outpatient visits within fourteen days of delivery, if recommended by 8 the attending provider. Covered services must include a first visit 9 conducted by the attending provider, as defined in this section, or a 10 registered nurse. Any subsequent visit determined to be medically necessary must be provided by a licensed health care provider if such 11 care is advised by the attending provider. Covered services provided 12 13 must include, but are not limited to, physical assessment of the mother and newborn, parent education, assistance and training in breast or 14 15 bottle feeding, assessment of the home support system, and the performance of any medically necessary and appropriate clinical tests. 16 17 Coverage for providers of follow-up services must include, but need not be limited to, attending providers as defined in this section, home 18 19 health agencies licensed under chapter 70.127 RCW, and registered 20 nurses licensed under chapter 18.79 RCW.
 - (4) No state purchased health care plan that includes coverage for maternity services may deselect, terminate the services of, require additional documentation from, require additional utilization review of, reduce payments to, or otherwise provide financial disincentives to any attending provider or health care facility solely as a result of the attending provider or health care facility ordering care consistent with the provisions of this section. Nothing in this section shall be construed to prevent any insurer from reimbursing an attending provider or health care facility on a capitated, case rate, or other financial incentive basis.

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- 31 (5) Every state purchased health care plan that includes coverage 32 for maternity services must provide notice to policyholders regarding 33 the coverage required under this section. The notice must be in 34 writing and must be transmitted at the earliest of the next mailing to 35 the policyholder, the yearly summary of benefits sent to the 36 policyholder, or January 1 of the year following the effective date of 37 this section.
- 38 (6) This section is intended only to establish a standard of 39 coverage, not a standard of medical care.

NEW SECTION. **Sec. 3.** A new section is added to chapter 48.20 RCW to read as follows:

- 3 (1)(a) If an insurer offers to any individual a health benefit plan 4 that is issued or renewed after the effective date of this section, and that provides coverage for maternity services, decisions on the length 5 inpatient stay must be made by the attending provider 6 7 consultation with the mother, rather than through contracts or 8 agreements between providers, hospitals, and insurers. These decisions 9 must be based on accepted medical practice. However, coverage may not 10 be denied for inpatient, postdelivery care to a mother and her newly born child for a period of forty-eight hours after 11:59 p.m. on the 11 day of delivery for a vaginal delivery and ninety-six hours after 11:59 12 p.m. on the day of delivery for a cesarean section if such care is 13 advised by the attending provider in consultation with the mother. 14
- 15 (b) Any decision to shorten the length of inpatient stay to less 16 than that provided under (a) of this subsection must be made by the 17 attending provider after conferring with the mother.
- 18 (c) At the time of discharge, determination of the type and 19 location of continued care must be made by the attending provider in 20 consultation with the mother rather than by contract or agreement 21 between the hospital and the insurer. These decisions must be based on 22 accepted medical practice.
- 23 (d) Nothing in this section shall be construed to require attending 24 providers to authorize care they believe to be medically unnecessary.
- (2) For the purposes of this section, "attending provider" includes any of the following with hospital privileges: Physicians licensed under chapter 18.57 or 18.71 RCW, certified nurse midwives licensed under chapter 18.79 RCW, midwives licensed under chapter 18.50 RCW, physician's assistants licensed under chapter 18.57A or 18.71A RCW, and advanced registered nurse practitioners licensed under chapter 18.79 RCW.
- (3) If a mother and newborn are discharged pursuant to subsection 32 (1)(b) of this section prior to the inpatient length of stay provided 33 34 under subsection (1)(a) of this section, coverage may not be denied for 35 three follow-up in-home, clinic, provider office, or hospital outpatient visits within fourteen days of delivery, if recommended by 36 37 the attending provider. Covered services must include a first visit conducted by the attending provider, as defined in this section, or a 38 39 registered nurse. Any subsequent visit determined to be medically

- necessary must be provided by a licensed health care provider if such 2 care is advised by the attending provider. Covered services provided must include, but are not limited to, physical assessment of the mother 3 4 and newborn, parent education, assistance and training in breast or 5 bottle feeding, assessment of the home support system, and the 6 performance of any medically necessary and appropriate clinical tests. Coverage for providers of follow-up services must include, but need not 7 be limited to, attending providers as defined in this section, home 8 health agencies licensed under chapter 70.127 RCW, and registered 9 10 nurses licensed under chapter 18.79 RCW.
- (4) No insurer that offers to any individual a health benefit plan 11 12 that provides coverage for maternity services may deselect, terminate 13 the services of, require additional documentation from, require additional utilization review of, reduce payments to, or otherwise 14 15 provide financial disincentives to any attending provider or health care facility solely as a result of the attending provider or health 16 17 care facility ordering care consistent with the provisions of this section. Nothing in this section shall be construed to prevent any 18 19 insurer from reimbursing an attending provider or health care facility 20 on a capitated, case rate, or other financial incentive basis.
- (5) Every insurer that offers to any individual a health benefit plan that provides coverage for maternity services must provide notice to policyholders regarding the coverage required under this section. The notice must be in writing and must be transmitted at the earliest of the next mailing to the policyholder, the yearly summary of benefits sent to the policyholder, or January 1 of the year following the effective date of this section.
- 28 (6) This section is intended only to establish a standard of 29 coverage, not a standard of medical care.
- NEW SECTION. Sec. 4. A new section is added to chapter 48.21 RCW to read as follows:
- (1)(a) If a group disability insurance contract or blanket disability insurance contract that is issued or renewed after the effective date of this section, providing health care services, provides coverage for maternity services, decisions on the length of inpatient stay must be made by the attending provider in consultation with the mother, rather than through contracts or agreements between providers, hospitals, and insurers. These decisions must be based on

- accepted medical practice. However, coverage may not be denied for 1 inpatient, postdelivery care to a mother and her newly born child for 2 a period of forty-eight hours after 11:59 p.m. on the day of delivery 3 4 for a vaginal delivery and ninety-six hours after 11:59 p.m. on the day of delivery for a cesarean section if such care is advised by the 5 attending provider in consultation with the mother. 6
- 7 (b) Any decision to shorten the length of inpatient stay to less 8 than that provided under (a) of this subsection must be made by the 9 attending provider after conferring with the mother.
- 10 (c) At the time of discharge, determination of the type and location of continued care must be made by the attending provider in 11 consultation with the mother rather than by contract or agreement 12 between the hospital and the insurer. These decisions must be based on 13 accepted medical practice. 14
- 15 (d) Nothing in this section shall be construed to require attending providers to authorize care they believe to be medically unnecessary. 16

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- (2) For the purposes of this section, "attending provider" includes any of the following with hospital privileges: Physicians licensed under chapter 18.57 or 18.71 RCW, certified nurse midwives licensed under chapter 18.79 RCW, midwives licensed under chapter 18.50 RCW, physician's assistants licensed under chapter 18.57A or 18.71A RCW, and advanced registered nurse practitioners licensed under chapter 18.79 RCW.
- 24 (3) If a mother and newborn are discharged pursuant to subsection (1)(b) of this section prior to the inpatient length of stay provided under subsection (1)(a) of this section, coverage may not be denied for three follow-up in-home, clinic, provider office, or hospital outpatient visits within fourteen days of delivery, if recommended by 29 the attending provider. Covered services must include a first visit conducted by the attending provider, as defined in this section, or a registered nurse. Any subsequent visit determined to be medically necessary must be provided by a licensed health care provider if such 32 care is advised by the attending provider. Covered services provided 33 34 must include, but are not limited to, physical assessment of the mother and newborn, parent education, assistance and training in breast or bottle feeding, assessment of the home support system, and the 36 37 performance of any medically necessary and appropriate clinical tests. Coverage for providers of follow-up services must include, but need not 38 39 be limited to, attending providers as defined in this section, home

- 1 health agencies licensed under chapter 70.127 RCW, and registered 2 nurses licensed under chapter 18.79 RCW.
- (4) No group disability insurance contract or blanket disability 3 4 insurance contract, providing health care services, that provides coverage for maternity services, may deselect, terminate the services 5 require additional documentation from, require additional 6 7 utilization review of, reduce payments to, or otherwise provide 8 financial disincentives to any attending provider or health care 9 facility solely as a result of the attending provider or health care 10 facility ordering care consistent with the provisions of this section. Nothing in this section shall be construed to prevent any insurer from 11 reimbursing an attending provider or health care facility on a 12 13 capitated, case rate, or other financial incentive basis.
- 14 (5) Every group disability insurance contract or blanket disability 15 insurance contract, providing health care services, that provides 16 coverage for maternity services, must provide notice to policyholders 17 regarding the coverage required under this section. The notice must be in writing and must be transmitted at the earliest of the next mailing 18 19 to the policyholder, the yearly summary of benefits sent to the 20 policyholder, or January 1 of the year following the effective date of this section. 21
- 22 (6) This section is intended only to establish a standard of 23 coverage, not a standard of medical care.
- NEW SECTION. Sec. 5. A new section is added to chapter 48.44 RCW to read as follows:
- 26 (1)(a) If a health service contractor offers a health benefit plan 27 that is issued or renewed after the effective date of this section, and that provides coverage for maternity services, decisions on the length 28 29 inpatient stay must be made by the attending provider 30 consultation with the mother, rather than through contracts or agreements between providers, hospitals, and insurers. These decisions 31 32 must be based on accepted medical practice. However, coverage may not be denied for inpatient, postdelivery care to a mother and her newly 33 34 born child for a period of forty-eight hours after 11:59 p.m. on the day of delivery for a vaginal delivery and ninety-six hours after 11:59 35 36 p.m. on the day of delivery for a cesarean section if such care is advised by the attending provider in consultation with the mother. 37

- 1 (b) Any decision to shorten the length of inpatient stay to less 2 than that provided under (a) of this subsection must be made by the 3 attending provider after conferring with the mother.
- 4 (c) At the time of discharge, determination of the type and 5 location of continued care must be made by the attending provider in 6 consultation with the mother rather than by contract or agreement 7 between the hospital and the insurer. These decisions must be based on 8 accepted medical practice.
- 9 (d) Nothing in this section shall be construed to require attending 10 providers to authorize care they believe to be medically unnecessary.
- 11 (2) For the purposes of this section, "attending provider" includes 12 any of the following with hospital privileges: Physicians licensed 13 under chapter 18.57 or 18.71 RCW, certified nurse midwives licensed 14 under chapter 18.79 RCW, midwives licensed under chapter 18.50 RCW, 15 physician's assistants licensed under chapter 18.57A or 18.71A RCW, and 16 advanced registered nurse practitioners licensed under chapter 18.79 17 RCW.
- (3) If a mother and newborn are discharged pursuant to subsection 18 19 (1)(b) of this section prior to the inpatient length of stay provided 20 under subsection (1)(a) of this section, coverage may not be denied for three follow-up in-home, clinic, provider office, or hospital 21 outpatient visits within fourteen days of delivery, if recommended by 22 the attending provider. Covered services must include a first visit 23 24 conducted by the attending provider, as defined in this section, or a 25 registered nurse. Any subsequent visit determined to be medically 26 necessary must be provided by a licensed health care provider if such care is advised by the attending provider. Covered services provided 27 must include, but are not limited to, physical assessment of the mother 28 29 and newborn, parent education, assistance and training in breast or 30 bottle feeding, assessment of the home support system, and the performance of any medically necessary and appropriate clinical tests. 31 Coverage for providers of follow-up services must include, but need not 32 be limited to, attending providers as defined in this section, home 33 34 health agencies licensed under chapter 70.127 RCW, and registered 35 nurses licensed under chapter 18.79 RCW.
- 36 (4) No health service contractor that offers a health benefit plan 37 that provides coverage for maternity services may deselect, terminate 38 the services of, require additional documentation from, require 39 additional utilization review of, reduce payments to, or otherwise

- provide financial disincentives to any attending provider or health care facility solely as a result of the attending provider or health care facility ordering care consistent with the provisions of this section. Nothing in this section shall be construed to prevent any insurer from reimbursing an attending provider or health care facility on a capitated, case rate, or other financial incentive basis.
- 7 (5) Every health service contractor that offers a health benefit 8 plan that provides coverage for maternity services must provide notice 9 to policyholders regarding the coverage required under this section. 10 The notice must be in writing and must be transmitted at the earliest 11 of the next mailing to the policyholder, the yearly summary of benefits 12 sent to the policyholder, or January 1 of the year following the 13 effective date of this section.
- 14 (6) This section is intended only to establish a standard of coverage, not a standard of medical care.
- NEW SECTION. Sec. 6. A new section is added to chapter 48.46 RCW to read as follows:
- 18 (1)(a) If a health maintenance organization offers a health benefit plan that is issued or renewed after the effective date of this 19 section, and that provides coverage for maternity services, decisions 20 21 on the length of inpatient stay must be made by the attending provider 22 in consultation with the mother, rather than through contracts or 23 agreements between providers, hospitals, and insurers. These decisions 24 must be based on accepted medical practice. However, coverage may not 25 be denied for inpatient, postdelivery care to a mother and her newly born child for a period of forty-eight hours after 11:59 p.m. on the 26 day of delivery for a vaginal delivery and ninety-six hours after 11:59 27 p.m. on the day of delivery for a cesarean section if such care is 28 29 advised by the attending provider in consultation with the mother.
- 30 (b) Any decision to shorten the length of inpatient stay to less 31 than that provided under (a) of this subsection must be made by the 32 attending provider after conferring with the mother.
- 33 (c) At the time of discharge, determination of the type and 34 location of continued care must be made by the attending provider in 35 consultation with the mother rather than by contract or agreement 36 between the hospital and the insurer. These decisions must be based on 37 accepted medical practice.

1 (d) Nothing in this section shall be construed to require attending 2 providers to authorize care they believe to be medically unnecessary.

- (2) For the purposes of this section, "attending provider" includes any of the following with hospital privileges: Physicians licensed under chapter 18.57 or 18.71 RCW, certified nurse midwives licensed under chapter 18.79 RCW, midwives licensed under chapter 18.50 RCW, physician's assistants licensed under chapter 18.57A or 18.71A RCW, and advanced registered nurse practitioners licensed under chapter 18.79 RCW.
- (3) If a mother and newborn are discharged pursuant to subsection (1)(b) of this section prior to the inpatient length of stay provided under subsection (1)(a) of this section, coverage may not be denied for three follow-up in-home, clinic, provider office, or hospital outpatient visits within fourteen days of delivery, if recommended by the attending provider. Covered services must include a first visit conducted by the attending provider, as defined in this section, or a registered nurse. Any subsequent visit determined to be medically necessary must be provided by a licensed health care provider if such care is advised by the attending provider. Covered services provided must include, but are not limited to, physical assessment of the mother and newborn, parent education, assistance and training in breast or bottle feeding, assessment of the home support system, and the performance of any medically necessary and appropriate clinical tests. Coverage for providers of follow-up services must include, but need not be limited to, attending providers as defined in this section, home health agencies licensed under chapter 70.127 RCW, and registered nurses licensed under chapter 18.79 RCW.
 - (4) No health maintenance organization that offers a health benefit plan that provides coverage for maternity services may deselect, terminate the services of, require additional documentation from, require additional utilization review of, reduce payments to, or otherwise provide financial disincentives to any attending provider or health care facility solely as a result of the attending provider or health care facility ordering care consistent with the provisions of this section. Nothing in this section shall be construed to prevent any insurer from reimbursing an attending provider or health care facility on a capitated, case rate, or other financial incentive basis.
 - (5) Every health maintenance organization that offers a health benefit plan that provides coverage for maternity services must provide

- l notice to policyholders regarding the coverage required under this
- 2 section. The notice must be in writing and must be transmitted at the
- 3 earliest of the next mailing to the policyholder, the yearly summary of
- 4 benefits sent to the policyholder, or January 1 of the year following
- 5 the effective date of this section.
- 6 (6) This section is intended only to establish a standard of 7 coverage, not a standard of medical care."
- 8 SSB 6120 S AMD S5251.1 088
- 9 By Senators Moyer, Oke, Prince, Sellar, Morton, Winsley, 10 Hochstatter, Finkbeiner, West, Anderson, Long, Deccio,
- Newhouse, McCaslin, Strannigan, Wood, McDonald, Hale
- 12 Swecker, Schow, Zarelli, Roach and Cantu
- 13 ADOPTED 2/12/96
- On page 9, line 25, after "implement" insert "sections 1 through 6
- 15 of"
- On page 9, after line 27, insert the following:
- 17 "NEW SECTION. Sec. 8. The legislature finds that residents of
- 18 Washington require a system of maternity care that provides adequate
- 19 prenatal and postnatal services to maintain and improve the health of
- 20 women and their newborns. The changing health care market challenges
- 21 the ability of providers to ensure a system of such care. The health
- 22 care policy board has the authority to research, investigate, and
- 23 develop options on issues on the scope, financing, and delivery of
- 24 health care and has agreed to take on this task if requested by the
- 25 legislature.
- 26 **Sec. 9.** RCW 43.73.030 and 1995 c 265 s 11 are each amended to read
- 27 as follows:
- 28 The board shall have the following powers and duties:
- 29 (1) Periodically make recommendations to the appropriate committees
- 30 of the legislature and the governor on issues including, but not
- 31 limited to the following:
- 32 (a) The scope, financing, and delivery of health care benefit plans
- 33 including access for both the insured and uninsured population;
- 34 (b) Long-term care services including the finance and delivery of
- 35 such services in conjunction with the basic health plan by 1999;

- 1 (c) The use of health care savings accounts including their impact 2 on the health of participants and the cost of health insurance;
 - (d) Rural health care needs;

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- 4 (e) Whether Washington is experiencing an increase in immigration 5 as a result of health insurance reforms and the availability of 6 subsidized and unsubsidized health care benefits;
 - (f) The status of medical education and make recommendations regarding steps possible to encourage adequate availability of health care professionals to meet the needs of the state's populations with particular attention to rural areas;
- 11 (g) The implementation of community rating and its impacts on the 12 marketplace including costs and access;
- 13 (h) The status of quality improvement programs in both the public 14 and private sectors;
- (i) Models for billing and claims processing forms, ensuring that these procedures minimize administrative burdens on health care providers, facilities, carriers, and consumers. These standards shall also apply to state-purchased health services where appropriate;
- 19 (j) Guidelines to health carriers for utilization management and 20 review, provider selection and termination policies, and coordination 21 of benefits and premiums; and
- (k) Study the feasibility of including long-term care services in a medicare supplemental insurance policy offered according to RCW 41.05.197;
- (2) Review rules prepared by the insurance commissioner, health care authority, department of social and health services, department of labor and industries, and department of health, and make recommendations where appropriate to facilitate consistency with the goals of health reform;
- 30 (3) Make recommendations on a system for managing health care 31 services to children with special needs and report to the governor and 32 the legislature on their findings by January 1, 1997;
- 33 (4) Conduct a comparative analysis of individual and group 34 insurance markets addressing: Relative costs; utilization rates; 35 adverse selection; and specific impacts upon small businesses and 36 individuals. The analysis shall address, also, the necessity and 37 feasibility of establishing explicit related policies, to include, but 38 not be limited to, establishing the maximum allowable individual 39 premium rate as a percentage of the small group premium rate. The

- board shall submit an interim report on its findings to the governor
 and appropriate committees of the legislature by December 15, 1995, and
 a final report on December 15, 1996;
- (5) Conduct an analysis of the financing and delivery of maternity care included in public and private individual and group insurance markets and address and develop options for a system of maternity care that includes, but is not limited to, appropriate level of prenatal, inpatient, and outpatient care, physical assessment of the newborn, the performance of any medically necessary and appropriate clinical tests, parent education, lactation and bottle feeding education, and assistance and assessment of home support;
- 11 <u>assistance and assessment of home support;</u>
 12 <u>(6)</u> Develop sample enrollee satisfaction surveys that may be used
 13 by health carriers."
- 14 <u>SSB 6120</u> S AMD 088 15 By Senators Moyer, Sellar, Morton, Winsley, Hochstatter, 16 Finkbeiner, West, Anderson, Long, Deccio, Newhouse, Moyer, 17 McCaslin, Strannigan, Wood, McDonald, Hale, Swecker, Schow, 18 Zarelli, Roach, Cantu and Prince
- On page 1, line 2 of the title, after "child;" insert "amending RCW 43.73.030;"

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ADOPTED 2/12/96