Washington State House of Representatives Office of Program Research



Health Care & Wellness Committee

SSB 5581

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

Sponsors: Senate Committee on Health & Long Term Care (originally sponsored by Senators Muzzall, Robinson, Braun, Rivers, Warnick, Cleveland, Hasegawa, Kuderer, Lovelett, Shewmake, Wilson, C., Wilson, J. and Wilson, L.).

Brief Summary of Substitute Bill

• Requires the Office of the Insurance Commissioner, in collaboration with health carriers, to develop strategies to reduce deductibles and other cost sharing for maternity care services.

Hearing Date: 3/17/23

Staff: Emily Poole (786-7106).

Background:

Federal law requires most health plans to cover maternity services including childbirth and newborn care. These plans also must cover preventative services, including 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.

Summary of Bill:

The Office of the Insurance Commissioner (OIC), in collaboration with health carriers, is required to develop strategies to reduce deductibles and other forms of cost sharing for maternity

House Bill Analysis - 1 - SSB 5581

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care services, including prenatal care, delivery, and postpartum care, or make these services available to enrollees without a deductible or other cost sharing. The OIC must contract with outside entities as necessary to conduct research or actuarial analysis needed to develop such strategies.

By July 1, 2024, the OIC must submit a report to the Legislature outlining strategies to reduce or eliminate deductibles and other forms of cost sharing for maternity care services, including prenatal care, delivery, and postpartum care.

Appropriation: None.

Fiscal Note: Available.

Effective Date: The bill takes effect 90 days after adjournment of the session in which the bill is

passed.