An Act To Require Private Insurance Coverage for Postpartum Care

Received by the Secretary of the Senate on April 5, 2021. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed.

Presented by Senator CARNEY of Cumberland.
Cosponsored by Representative ZAGER of Portland and Senators: BRENNER of Cumberland, VITELLI of Sagadahoc, Representative: PIERCE of Falmouth.
Be it enacted by the People of the State of Maine as follows:

Sec. 1. 24-A MRSA §2743-B is enacted to read:

§2743-B. Maternity and postpartum care

An insurer that issues individual contracts providing maternity benefits shall provide coverage for services related to postpartum care, including coverage for development of a postpartum care plan; contact with the patient within 3 weeks of the end of pregnancy; a comprehensive postpartum visit, including a full assessment of the patient's physical, social and psychological well-being; treatment of complications of pregnancy and childbirth, including pelvic floor disorders and postpartum depression; assessment of risk factors for cardiovascular disease; and care related to pregnancy loss. Coverage must encompass the recommendations outlined in the "Optimizing Postpartum Care" opinion published May 2018 by the American College of Obstetricians and Gynecologists and support postpartum care as an ongoing process rather than an isolated visit and include services and support necessary to transition a patient to a healthy and stable condition.

Sec. 2. Application. This Act applies to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 2022. For purposes of this Act, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

SUMMARY

This bill requires insurers, in individual policies that cover maternity benefits, to provide coverage for postpartum care that meets the recommendations of the American College of Obstetricians and Gynecologists.