

**JOINT COMMITTEE ON FINANCIAL SERVICES
2025-2026 BILL SUMMARY**

Bill No: H1311

Title: AN ACT ENSURING ACCESS TO FULL SPECTRUM PREGNANCY CARE

Sponsor: Rep. Lindsay N. Sabadosa (*Northampton*)

Hearing Date: April 29, 2025

Reporting Deadline: June 28, 2025

Prior History:

2023-24 (H1137): Reported favorably; Referred to Health Care Financing; Reported favorably; Referred to SWM

2021-22 (H1196): Ordered to a House Study

Similar Matters: S761 (Friedman – Identical)

CURRENT LAW:

Chapter 218 of the Acts of 1995, An Act Further Defining Childbirth and Postpartum Care Benefits §§ 4, 5, 6, 7, 8

The Group Insurance Commission (GIC), MassHealth and commercial health insurers will provide coverage for insurers prenatal care, childbirth and postpartum care, with a minimum of forty-eight hours of in-patient care following a vaginal delivery and a minimum of ninety-six hours of in-patient care following a caesarean section for a mother and her newly born child.

Any decision to shorten the minimum coverages will be made by the attending physician in consultation with the mother in accordance with rules and regulations promulgated by the department of public health relative to early discharge and post-delivery care and will include, home visits, parent education, assistance and training in breast or bottle feeding and any appropriate clinical tests.

The first home visit will be conducted by a registered nurse, physician, or certified nurse midwife and any subsequent home visit will be provided by a licensed health care provider. For the purposes of this section, attending physician includes the attending obstetrician, pediatrician, or certified nurse midwife attending the mother and newly born child.

Chapter 127 of the Acts of 2022, An Act expanding protections for reproductive and gender-affirming care §§ 7, 8, 18, 19, 21, 22, 24, 25, 26, 27, 28, 29, 30, 31

The Group Insurance Commission (GIC), MassHealth and commercial health insurers will provide coverage for abortion or abortion-related care exempt from any deductible, coinsurance, copayment or any other patient cost-sharing requirement, except where a plan is governed by the Federal Internal Revenue Code and would otherwise lose its tax-exempt status.

Chapter 186 Acts of 2024, An Act promoting access to midwifery care and out-of-hospital birth

options §§ 6, 41, 44, 45, 46, 47

The Group Insurance Commission (GIC), MassHealth and commercial health insurers will provide coverage for universal postpartum home visiting services, in accordance with the department of public health (DPH) operational standards, without patient cost-sharing unless a plan is governed by the Federal Internal Revenue Code and would otherwise lose its tax-exempt status.

SUMMARY:

SECTION 1. Allows for Group Insurance Commission coverage of licensed certified professional midwives.

SECTION 2. Amends the Group Insurance Commission statute to eliminate patient cost sharing for prenatal care, childbirth and postpartum care.

SECTION 3. Directs the Group Insurance Commissioner to ensure compliance with this Act.

SECTION 4. Allows for MassHealth coverage of licensed certified professional midwives.

SECTION 5. MassHealth's authority to ensure that the entities it contracts with to provide health care comply with this Act will not be denied or restricted. The MassHealth Commissioner will ensure compliance.

SECTION 6. Allows individual, general, blanket, or group policies of health, accident, and sickness insurance to provide coverage for licensed certified professional midwives.

SECTION 7. Directs individual, general, blanket, or group policies of health, accident, and sickness insurance to provide coverage for prenatal care, childbirth and postpartum care without patient cost-sharing.

SECTION 8. Directs the insurance commissioner to ensure that individual, general, blanket, or group policies of health, accident, and sickness insurance comply with this Act.

SECTION 9. Allows for Blue Cross coverage of licensed certified professional midwives.

SECTION 10. Directs Blue Cross policies to provide coverage for prenatal care, childbirth and postpartum care without patient cost-sharing.

SECTION 11. Directs the insurance commissioner to ensure that Blue Cross policies comply with this Act.

SECTION 12. Allows for Blue Shield coverage of licensed certified professional midwives.

SECTION 13. Directs Blue Shield policies to provide coverage for prenatal care, childbirth and postpartum care without patient cost-sharing.

SECTION 14. Directs the insurance commissioner to ensure that Blue Shield policies comply with this Act.

SECTION 15. Allows for coverage for certified professional midwives under HMO policies.

SECTION 16. Directs HMO policies to provide coverage for prenatal care, childbirth and postpartum care without patient cost-sharing.

SECTION 17. Directs the insurance commissioner to ensure that HMO policies comply with this Act.

SECTION 18. Sections 1 to 17, inclusive, will apply to all policies, contracts and certificates of health insurance subject to chapters 32A, 118E, 175, 176A, 176B and 176G of the Massachusetts General Laws that are delivered, issued or renewed 6 months from the effective date of this act.