

THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 120

Session of
1975

INTRODUCED BY DOUGHERTY, COPPERSMITH, CIANFRANI, MELLOW, MURRAY,
ORLANDO, NOLAN, MURPHY, STAPLETON, ROSS, JUBELIRER AND
FLEMING, FEBRUARY 10, 1975

AS REPORTED FROM COMMITTEE ON HEALTH AND WELFARE, HOUSE OF
REPRESENTATIVES, AS AMENDED, JULY 8, 1975

AN ACT

1 Providing for the health and welfare of newborn children and
2 their parents by regulating certain health insurance coverage
3 for newborn children.

4 The General Assembly of the Commonwealth of Pennsylvania
5 hereby enacts as follows:

6 Section 1. All individual and group health insurance
7 policies providing coverage on an expense incurred basis and
8 individual and group service or indemnity type contracts issued
9 by a nonprofit corporation subject to 40 Pa.C.S., Chapter 61
10 (relating to Hospital Plan Corporations), Chapter 63 (relating
11 to Professional Health Services Plan Corporations), Chapter 65
12 (relating to Fraternal Benefit Societies), and all health
13 services provided by plans operating under the act of December
14 29, 1972 (P.L.1701, No.364), known as the "Voluntary Nonprofit
15 Health Service Act of 1972," which provide MATERNITY coverage <—
16 for a family member of the insured or subscriber shall, as to
17 such family members' MATERNITY coverage, also provide that the <—

1 health insurance benefits or health services applicable for
2 children shall be payable with respect to a newborn child of the
3 ~~insured or subscriber~~ FAMILY MEMBER from the moment of birth. <—

4 Section 2. The coverage for newborn children shall consist
5 of coverage of injury or sickness including the necessary care
6 and treatment of medically diagnosed congenital defects, birth
7 abnormalities, prematurity and routine nursery care, but need
8 not include routine well-baby care, immunizations and medical
9 examinations or tests not necessary for the treatment of a
10 covered injury, illness, defect, deformity or disease except to
11 the extent that such coverages are provided the insured or for
12 dependent children under the same class of coverage.

13 Section 3. If payment of a specific premium or subscription
14 fee is required to provide coverage for a child, the policy or
15 contract may require that notification of birth of a newborn
16 child and payment of the required premium or fees must be
17 furnished to the insurer or nonprofit service or indemnity
18 corporation within 31 days after the date of birth in order to
19 have the coverage continue beyond such 31-day period.

20 Section 4. The requirements of this act shall apply to all
21 insurance policies, subscriber contracts and group insurance
22 certificates issued under any group master policy, delivered or
23 issued for delivery more than 120 days after the effective date
24 of this act. The requirements of this act shall also apply to
25 all renewals of contracts on any renewal date which is more than
26 120 days after the effective date of the act.

27 Section 5. This act shall take effect immediately.