



Senate of Pennsylvania

Senator Larry Farnese
1st Senatorial District

MEMO

Date: *April 15, 2011*
To: *All Senators*
From: *Senator Lawrence M. Farnese, Jr.*
Subject: *Co-sponsorship – Maternity Care Insurance Coverage and Preexisting Condition Exclusion*

In the near future, I plan to introduce legislation to ensure essential maternity care insurance coverage is available to women. The legislation would also guarantee that pregnancy can no longer be considered a preexisting condition by insurance companies in determining eligibility for coverage.

Specifically, my legislation would amend the Insurance Company Law of 1921 by adding a section to provide for coverage for maternity care. Maternity care is defined to include prenatal care, childbirth and post-delivery care, as well as post-partum care to be provided at a health care facility or in the home. It also sets up minimum standards of care coverage for each stage of maternity care as defined above.

The bill would also add a section to prohibit current or prior pregnancies from being considered as a preexisting condition for coverage, including any complications from either a current or prior pregnancy, or the performance of a c-section for a prior pregnancy. It would not, however, prohibit individuals from choosing insurance policies that include a preexisting condition provision not related to pregnancy.

The legislation would apply to any individual or group health or accident insurance policies offered by or subject to the following: this act, the Health

Maintenance Organization Act, Chapters 61 and 63 of Title 40, subarticle (f) of Article IV the Public Welfare Code, and the Individual Accident and Sickness Insurance Minimum Standards Act.

By insuring maternity coverage is available to all women, we can help foster healthier pregnancies and healthier babies, as well as ameliorate the cost associated with emergency care that is far too often a last resort for women who lack access to care.

If you are interested in co-sponsoring this legislation, please contact Brandie Pifer at 7-5662 or at bpifer@pasenate.com. If you have any questions, please contact Sally Keaveney at skeaveney@pasenate.com.