

MEMORANDUM

TO: All House Members

FROM: Rep. W. Curtis Thomas

SUBJECT: Co-Sponsorship of Legislation:
Pregnancy as a Pre-existing Condition and Maternity Care Coverage

DATE: October 4, 2011

In the very near future, I will be introducing legislation that will prevent new health insurance policies from imposing a pre-existing condition exclusion for pregnancy. Additionally, insurers will be required to provide coverage of essential maternity care.

My bill will remove the possibility of a health insurance provider **excluding women from coverage who are or have been pregnant, experienced complications in a pregnancy, or had a caesarian section for a prior pregnancy.** It will also ensure coverage for the most basic and necessary care for mothers, including standards for prenatal care, childbirth, and post-delivery inpatient care.

Presently, the Insurance Company Law of 1921 (P.L. 682, No. 284) outlines general responsibilities of a managed health care plan. Currently, the statute provides direct access to obstetrical and gynecological care through its participating providers. Present law protects pregnant women in their second or third trimester from policy termination until after childbirth but does not outline proper pregnancy care standards.

This bill would add two new sections to the act for these maternal protections. By ensuring proper care of new or expecting mothers, this legislation further provides for choices in health care plans for eligible individuals.

I would welcome any co-sponsorship in advancing this important legislation. If you are interested, please contact Julie Carr at jacarr@pahouse.net or 787-9471.