

**REGULATING CERTAIN HEALTH INSURANCE COVERAGE FOR NEWBORN CHILDREN**  
**Act of Aug. 1, 1975, P.L. 157, No. 81** **Cl. 40**  
AN ACT

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

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

Section 1. All health insurance policies providing coverage on an expense incurred basis and service or indemnity type contracts issued by a nonprofit corporation subject to 40 Pa.C.S., Chapter 61 (relating to Hospital Plan Corporations), Chapter 63 (relating to Professional Health Services Plan Corporations), Chapter 65 (relating to Fraternal Benefit Societies), and all health services provided by plans operating under the act of December 29, 1972 (P.L.1701, No.364), known as the "Voluntary Nonprofit Health Service Act of 1972," shall, also provide that the health insurance benefits or health services applicable shall be payable with respect to a newborn child of the insured or subscriber the moment of birth.

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

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

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

Section 5. This act shall take effect immediately.