

1 S.15

2 Introduced by Senators Miller, Snelling and White

3 Referred to Committee on

4 Date:

5 Subject: Health; health insurance; maternity services; midwives; home birth

6 Statement of purpose: This bill proposes to require health insurers to provide  
7 coverage for midwifery services and home births.

8 An act relating to insurance coverage for midwifery services and home  
9 births

10 It is hereby enacted by the General Assembly of the State of Vermont:

11 Sec. 1. 8 V.S.A. § 4096 is amended to read:

12 § 4096. HOME HEALTH CARE; INSURANCE

13 (a) An individual or group health insurance expense policy and an  
14 individual or group service contract issued by a nonprofit hospital corporation  
15 which provides hospital or medical coverage shall provide as an option  
16 coverage for home health care. An insurer may require evidence of  
17 insurability as a prerequisite to coverage. The coverage shall consist of at least  
18 40 visits by a home health agency in any calendar year, or in any continuous  
19 period of 12 months, for each person covered under the policy or contract.  
20 Each visit by a member of a home health care agency, other than a home health

1 aide, shall be considered one home health care visit, and four hours of home  
2 health aide service shall be considered one home health care visit. ~~Coverage~~  
3 ~~shall be provided for maternity and childbirth, but such coverage may be~~  
4 ~~provided subject to a waiting period of nine months.~~

5 (b) This subchapter does not require that home health care coverage be  
6 provided to persons eligible for ~~medicare~~ Medicare, nor does it require that the  
7 coverage be included in indemnity policies or contracts.

8 \* \* \*

9 Sec. 2. 8 V.S.A. § 4099d is added to read:

10 § 4099d. MIDWIFERY COVERAGE; HOME BIRTHS

11 (a) A health insurance plan or health benefit plan providing maternity  
12 benefits shall also provide coverage for services rendered by a midwife  
13 licensed pursuant to chapter 85 of Title 26 for services within the midwife's  
14 scope of practice and provided in a hospital or other health care facility or at  
15 home.

16 (b) Coverage for services provided by a licensed midwife shall not be  
17 subject to any greater co-payment, deductible, or coinsurance than applicable  
18 to any other similar benefits provided by the plan.

19 (c) Health insurance plans and health benefit plans shall contract with a  
20 sufficient number of midwives in each service area in which the plan has

1 members to ensure that the services required by this section are accessible to  
2 members on a timely basis and without unreasonable delay.

3 Sec. 3. EFFECTIVE DATES

4 This act shall take effect on October 1, 2011, and shall apply to all health  
5 insurance plans and health benefit plans on and after October 1, 2011, on such  
6 date as a health insurer issues, offers, or renews the plan, but in no event later  
7 than October 1, 2012.