

HB 685-FN - VERSION ADOPTED BY BOTH BODIES

8Jan2020... 2779h
06/16/2020 1468s

2019 SESSION

19-0531
01/05

HOUSE BILL 685-FN

AN ACT relative to insurance plans that cover maternity benefits.

SPONSORS: Rep. Luneau, Merr. 10; Rep. Morrison, Rock. 9

COMMITTEE: Commerce and Consumer Affairs

AMENDED ANALYSIS

This bill requires insurance plans which cover maternity benefits to provide coverage for emergency or elective abortion services.

Explanation: Matter added to current law appears in ***bold italics***.
Matter removed from current law appears ~~in brackets and struck through.~~
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Nineteen

AN ACT relative to insurance plans that cover maternity benefits.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 Name of Act. This act shall be known as the Reproductive Health Parity Act of 2020.

2 New Section; Insurance Plans That Cover Maternity Benefits. Amend RSA 417-D by inserting after section 2-b the following new section:

417-D:2-c Insurance Plans That Cover Maternity Benefits. Every insurer subject to this chapter that provides individual or group coverage for maternity services shall provide coverage for emergency or elective abortion services for persons who are residents of this state. A health plan that provides coverage in accordance with this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles, and exclusions. All contracts under this section shall be deemed to be renewed no later than the next yearly anniversary of the contract date.

II. If the commissioner determines that enforcement of any policy described under paragraph I may adversely affect the allocation of federal funds to New Hampshire, the commissioner may grant an exemption to the requirements of this section only to the minimum extent necessary to ensure the continued receipt of federal funds.

3 Effective Date. This act shall take effect January 1, 2021.

LBAO
19-0531
Amended 6/25/20

HB 685-FN- FISCAL NOTE

AS AMENDED BY THE SENATE (AMENDMENT #2020-1468s)

AN ACT relative to insurance plans that cover maternity benefits.

FISCAL IMPACT: ☒ State ☒ County ☒ Local ☐ None

STATE:	Estimated Increase / (Decrease)			
	FY 2020	FY 2021	FY 2022	FY 2023
Appropriation	\$0	\$0	\$0	\$0
Revenue	\$0	Indeterminable	Indeterminable	Indeterminable
Expenditures	\$0	Indeterminable Increase	Indeterminable Increase	Indeterminable Increase
Funding Source:	<input checked="" type="checkbox"/> General <input type="checkbox"/> Education <input type="checkbox"/> Highway <input type="checkbox"/> Other			

COUNTY:

Revenue	\$0	\$0	\$0	\$0
Expenditures	\$0	Indeterminable	Indeterminable	Indeterminable

LOCAL:

Revenue	\$0	\$0	\$0	\$0
Expenditures	\$0	Indeterminable	Indeterminable	Indeterminable

METHODOLOGY:

This bill requires insurance plans which cover maternity benefits to provide coverage for emergency or elective abortion services.

The Insurance Department indicates, to the extent these services are not currently covered, this bill would lead to an expansion of covered services. This may place inflationary pressure on claims, which may lead to either increased premiums or coverage buy downs. This could impact premium tax revenue collected by the State. The Department notes that federal law requires the cost of State coverage mandates for policies sold through the insurance exchange to be borne by the State.

The Department of Administrative Services indicates there would be no impact on the State Health Benefit Plan for Employees and Retirees (the Plan). The Department states, because the plan is a governmental self-insured plan, it is not subject to managed care law and the bill would have no impact on the Plan.

The Department of Health and Human Services indicates this bill would have no impact to the Department. The Department assumes the bill would apply to commercial carriers and not to the Medicaid program.

AGENCIES CONTACTED:

Departments of Insurance, Administrative Services and Health and Human Services