

17:48-6c

LEGISLATIVE HISTORY CHECKLIST

NJSA: 17:48-6c

(Hospital service policies--require maternity care coverage)

LAWS OF: 1985

CHAPTER: 276

Bill No: S562

Sponsor(s): Lipman and Di Francesco

Date Introduced: Pre-filed

Committee: Assembly: Banking and Insurance

Senate: Institutions, Health and Welfare

Amended during passage: Yes Amendments during passage denoted by asterisks.

Date of Passage: Assembly: June 20, 1985

Senate: January 24, 1985

Date of Approval: August 8, 1985

Following statements are attached if available:

Sponsor statement: Yes

Committee statement: Assembly Yes

Senate Yes

Fiscal Note: No

Veto Message: No

Message on Signing: No

Following were printed:

Reports: Yes

Hearings: No

974.90 New Jersey. Commission on Sex Discrimination in the Statutes.  
W872 Toward economic equity: recommendations for the elimination of sex  
1985 discrimination...January, 1985. Trenton, 1985.

(vol. 2--pp. 6-8, 101-127, 203)

276  
8/16/85  
[SECOND OFFICIAL COPY REPRINT]

SENATE, No. 562

STATE OF NEW JERSEY

PRE-FILED FOR INTRODUCTION IN THE 1984 SESSION

By Senators LIPMAN and DiFRANCESCO

AN ACT providing for the inclusion in certain **health insurance** **hospital service** contracts of benefits for expenses incurred in connection with pregnancy and childbirth and supplementing P. L. 1938, c. 366 (C. 17:48-1 et seq.).

1 BE IT ENACTED *by the Senate and General Assembly of the State*  
2 *of New Jersey:*

1 1. Every **subscription certificate and** group and individual  
2 contract providing hospital **service** benefits delivered, issued,  
3 executed or renewed in this State, or approved for issuance or  
4 renewal in this State by the Commissioner of Insurance on or after  
5 the effective date of this act, shall offer coverage for maternity care  
6 without regard to marital status to subscribers or other persons  
7 covered thereunder for expenses incurred in pregnancy and child-  
8 birth. The maternity benefits shall be provided to the same extent  
9 as the hospitalization benefit is provided in the contract for any  
10 other covered illness. **If the contract provides for a waiting**  
11 **period before an insured is eligible for maternity benefits, the**  
12 **contract shall provide that the maternity benefits shall be pay-**  
13 **able to the same extent and for the same period of time following**  
14 **the discontinuance of the maternity coverage. However, this**  
15 **waiting period shall not exceed a period of 10 months.**

1 2. The Commissioner of Insurance shall promulgate the rules  
2 and regulations necessary to effectuate the purposes of this act.

1 3. This act shall take effect 90 days following enactment.

**EXPLANATION—Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.**

**Matter printed in italics thus is new matter.**

**Matter enclosed in asterisks or stars has been adopted as follows:**

\*—Senate committee amendment adopted November 19, 1984.

\*\*—Assembly committee amendments adopted February 25, 1985.

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AN ACT providing for the inclusion in certain health insurance contracts of benefits for expenses incurred in connection with pregnancy and childbirth and supplementing P. L. 1938, c. 366 (C. 17:48-1 et seq.).

1 BE IT ENACTED *by the Senate and General Assembly of the State*  
2 *of New Jersey:*

1 1. Every subscription certificate and group and individual con-  
2 tract providing hospital benefits delivered, issued, executed or  
3 renewed in this State, or approved for issuance or renewal in this  
4 State by the Commissioner of Insurance on or after the effective  
5 date of this act, shall offer coverage for maternity care without  
6 regard to marital status to subscribers or other persons covered  
7 thereunder for expenses incurred in pregnancy and childbirth. The  
8 maternity benefits shall be provided to the same extent as the  
9 hospitalization benefit is provided in the contract for any other  
10 covered illness. If the contract provides for a waiting period before  
11 an insured is eligible for maternity benefits, the contract shall  
12 provide that the maternity benefits shall be payable to the same  
13 extent and for the same period of time following the discontinuance  
14 of the maternity coverage. However, this waiting period shall not  
15 exceed a period of 10 months.

1 2. The Commissioner of Insurance shall promulgate the rules  
2 and regulations necessary to effectuate the purposes of this act.

1 3. This act shall take effect 90 days following enactment.

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STATEMENT

This bill provides that all health insurance policies shall offer maternity coverage benefits to the same extent as the hospitalization benefit provided in the contract for any other covered illness.

ASSEMBLY BANKING AND INSURANCE COMMITTEE

STATEMENT TO

**SENATE, No. 562**

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with Assembly committee amendments

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**STATE OF NEW JERSEY**

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DATED: FEBRUARY 25, 1985

Senate Bill No. 562 (1984):

(1) Eliminates the exclusion of pregnancy related surgery from second surgical opinion coverage under a hospital service contract; and

(2) Requires hospital service corporations to offer benefits coverage for maternity care during pregnancy and childbirth, without regard to the marital status of an otherwise eligible person.

Maternity benefits shall be provided to the same extent as for other covered illnesses. A hospital service contract may provide for a waiting period for maternity benefit eligibility, not to exceed 10 months.

The Commissioner of Insurance shall promulgate rules and regulations therefor.

The provisions of this bill shall apply to any health benefits contract delivered, issued, renewed, executed, or approved for issuance and renewal in this State on or after the effective date of this bill.

The Assembly committee amendments:

(1) Delete the waiting period provisions of the bill; and

(2) Clarify certain other provisions of the bill.

SENATE INSTITUTIONS, HEALTH AND WELFARE  
COMMITTEE

STATEMENT TO

**SENATE, No. 562**

with Senate committee amendments

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**STATE OF NEW JERSEY**

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DATED: NOVEMBER 19, 1984

As amended by committee, this bill requires Blue Cross to offer coverage for maternity care (i.e., expenses incurred in pregnancy and childbirth) without regard to marital status of the subscriber or the persons covered under the insurance policy. The bill does not require that coverage be provided; it only requires that such coverage be offered. Also, the bill provides that if the policy contains a waiting period for the maternity benefits, the waiting period shall not exceed 10 months.

The committee amended this bill at the request of the sponsor. The amendment deletes the provision requiring that if there is a waiting period for maternity benefits, the maternity benefits shall be continued after the policy is discontinued for the same period of time as the waiting period.

This bill is one of a package of four bills concerning the offering of maternity benefits in health insurance policies. The other bills in the package are: Senate Bills Nos. 560, 561 and 563.