

477-I.

(A) Every insurer who issues or delivers a group or blanket health insurance policy under which any hospitalization benefits are provided for normal pregnancy shall provide those benefits for the cost of hospitalization for childbirth to the same extent as the hospitalization benefit provided in the policy for any covered illness. [This provision may not be construed, however, to require any insurer to provide benefits for pregnancy or childbirth in any policy.]

(B) (1) IN ADDITION TO THE PROVISIONS OF § 490FF OF THIS ARTICLE AND SUBSECTION (A) OF THIS SECTION, WHENEVER A MOTHER IS REQUIRED TO REMAIN HOSPITALIZED AFTER CHILDBIRTH FOR MEDICAL REASONS AND THE MOTHER REQUESTS THAT THE NEWBORN REMAIN IN THE HOSPITAL, AN INSURER SHALL PAY THE COST, FOR UP TO 4 DAYS OF HOSPITALIZATION, FOR THE ADDITIONAL HOSPITALIZATION OF THE NEWBORN UNTIL THE MOTHER IS RELEASED FROM THE HOSPITAL OF ADDITIONAL HOSPITALIZATION FOR THE NEWBORN FOR UP TO 4 DAYS.

(2) THE ATTENDING PHYSICIAN OR CERTIFIED NURSE MIDWIFE OF THE MOTHER, OR THE DESIGNEE OF THE ATTENDING PHYSICIAN OR CERTIFIED NURSE MIDWIFE, SHALL PROVIDE NOTICE TO THE MOTHER OF THE PROVISIONS OF PARAGRAPH (1) OF THIS SUBSECTION.

490FF.

(A) IN THIS SECTION, "ATTENDING PROVIDER" MEANS AN OBSTETRICIAN, PEDIATRICIAN, OTHER PHYSICIAN, OR CERTIFIED NURSE MIDWIFE, OR PEDIATRIC NURSE PRACTITIONER ATTENDING THE MOTHER OR NEWBORN CHILD.

(B) AN INSURER OR NONPROFIT HEALTH SERVICE PLAN THAT PROVIDES HOSPITAL, MEDICAL, OR SURGICAL BENEFITS FOR ISSUANCE OR DELIVERY IN THE STATE TO ANY GROUP OR INDIVIDUAL ON AN EXPENSE-INCURRED BASIS INPATIENT HOSPITALIZATION COVERAGE TO ANY GROUP OR INDIVIDUAL ON AN EXPENSE-INCURRED BASIS UNDER A HEALTH INSURANCE CONTRACT OR POLICY ISSUED OR DELIVERED IN THE STATE, INCLUDING A HEALTH MAINTENANCE ORGANIZATION, SHALL PROVIDE COVERAGE FOR THE COST OF INPATIENT HOSPITALIZATION SERVICES FOR A MOTHER AND NEWBORN CHILD FOR A MINIMUM OF:

(1) 48 HOURS OF INPATIENT HOSPITALIZATION CARE FOLLOWING AN UNCOMPLICATED VAGINAL DELIVERY; AND

(2) 96 HOURS OF INPATIENT HOSPITALIZATION CARE FOLLOWING AN UNCOMPLICATED CESAREAN SECTION.

(C) (1) A MOTHER MAY ~~AGREE TO~~ REQUEST A SHORTER LENGTH OF STAY THAN THAT PROVIDED IN SUBSECTION (B) OF THIS SECTION IF SHE DECIDES, IN CONSULTATION WITH HER ATTENDING PROVIDER, THAT LESS TIME IS NEEDED FOR RECOVERY.

(2) ~~EXCEPT AS PROVIDED IN PARAGRAPH (3) OF THIS SUBSECTION, AN INSURER, NONPROFIT HEALTH SERVICE PLAN, OR HEALTH MAINTENANCE ORGANIZATION SHALL PROVIDE COVERAGE FOR A MOTHER AND NEWBORN CHILD FOR A MINIMUM OF ONE HOME VISIT.~~