

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 18-43—sSB 206

Insurance and Real Estate Committee

AN ACT AUTHORIZING PREGNANCY AS A QUALIFYING EVENT FOR SPECIAL ENROLLMENT PERIODS FOR CERTAIN INDIVIDUALS

SUMMARY: This act requires certain health insurance plans to provide a special enrollment period to pregnant women who do not have insurance that covers the federal Affordable Care Act's (ACA) minimum essential health benefits or otherwise meets state law's minimum coverage requirements. A special enrollment period is a time outside of open-enrollment when eligible individuals may apply for health insurance.

Under the act, the special enrollment period must be offered to a woman within 30 days after her pregnancy began, as certified by a licensed health care provider acting within his or her scope of practice, and coverage must begin on the first of the month in which she receives the certification.

The act applies to all individual health plans subject to the ACA; individual health plans offered by health care centers (i.e., HMOs); and hospital and medical service corporation contracts offered to individuals. However, it does not apply to (1) group hospitalization, medical, and surgical insurance plans (i.e., group health insurance plans); (2) certain group plans procured by the comptroller; or (3) fully insured municipal group health insurance plans.

The act also (1) does not prohibit anyone from enrolling in an individual health insurance policy on or off the health insurance exchange and (2) makes conforming changes, including requiring plans subject to the ACA to conform special enrollment periods to federal requirements.

EFFECTIVE DATE: January 1, 2019