

**First Regular Session
Seventy-fifth General Assembly
STATE OF COLORADO**

REENGROSSED

*This Version Includes All Amendments
Adopted in the House of Introduction*

LLS NO. 25-0748.01 Kristen Forrestal x4217

SENATE BILL 25-118

SENATE SPONSORSHIP

Bridges and Jodeh, Amabile, Ball, Coleman, Cutter, Daugherty, Exum, Gonzales J., Hinrichsen, Kipp, Marchman, Michaelson Jenet, Mullica, Roberts, Snyder, Wallace, Weissman, Winter F.

HOUSE SPONSORSHIP

Stewart K. and Jackson,

Senate Committees

Health & Human Services
Appropriations

House Committees

A BILL FOR AN ACT

101 **CONCERNING HEALTH INSURANCE COVERAGE FOR PRENATAL VISITS**
102 **WITHOUT COST SHARING.**

Bill Summary

(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at <http://leg.colorado.gov>.)

The bill requires that health insurance policies for maternity care include prenatal care coverage without cost sharing.

1 *Be it enacted by the General Assembly of the State of Colorado:*

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.
Capital letters or bold & italic numbers indicate new material to be added to existing law.
Dashes through the words or numbers indicate deletions from existing law.

SENATE
3rd Reading Unamended
April 28, 2025

SENATE
Amended 2nd Reading
April 25, 2025

1 **SECTION 1.** In Colorado Revised Statutes, 10-16-104, **add**
2 (3)(a)(VII) as follows:

3 **10-16-104. Mandatory coverage provisions - definitions - rules**
4 **- applicability. (3) Maternity coverage. (a) (VII) EXCEPT FOR A**
5 **STANDARDIZED HEALTH BENEFIT PLAN OFFERED PURSUANT TO SECTION**
6 **10-16-1305, FOR A HEALTH BENEFIT PLAN PROVIDING MATERNITY**
7 **COVERAGE PURSUANT TO THIS SUBSECTION (3) THAT IS ISSUED OR**
8 **RENEWED ON OR AFTER JANUARY 1, 2027, THE HEALTH BENEFIT PLAN**
9 **MUST PROVIDE COVERAGE WITHOUT COST SHARING FOR UP TO THREE**
10 **PRENATAL CARE OFFICE VISITS.**

11 **SECTION 2. Act subject to petition - effective date -**
12 **applicability. (1)** This act takes effect January 1, 2027; except that, if a
13 referendum petition is filed pursuant to section 1 (3) of article V of the
14 state constitution against this act or an item, section, or part of this act
15 within the ninety-day period after final adjournment of the general
16 assembly, then the act, item, section, or part will not take effect unless
17 approved by the people at the general election to be held in November
18 2026 and, in such case, will take effect January 1, 2027, or on the date of
19 the official declaration of the vote thereon by the governor, whichever is
20 later.

21 (2) This act applies to health insurance policies issued or renewed
22 on or after the applicable effective date of this act.