

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

**ENGROSSED**

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

LLS NO. 25-0748.01 Kristen Forrestal x4217

**SENATE BILL 25-118**

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**SENATE SPONSORSHIP**

**Bridges and Jodeh,**

**HOUSE SPONSORSHIP**

**Stewart K. and Jackson,**

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**Senate Committees**

Health & Human Services  
Appropriations

**House Committees**

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**A BILL FOR AN ACT**

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

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**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.

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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  
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.