

CHAPTER 284

INSURANCE

SENATE BILL 25-118

BY SENATOR(S) Bridges and Jodeh, Amabile, Ball, Cutter, Daugherty, Exum, Gonzales J., Hinrichsen, Kipp, Marchman, Michaelson Jenet, Mullica, Roberts, Snyder, Wallace, Weissman, Winter F., Coleman;
also REPRESENTATIVE(S) Stewart K. and Jackson, Bacon, Bird, Boesenecker, Brown, Carter, Clifford, Duran, Froelich, Garcia, Hamrick, Joseph, Lieder, Lindsay, Lindstedt, Lukens, Mabrey, Marshall, McCormick, Paschal, Rutinel, Sirota, Smith, Story, Titone, Velasco, McCluskie.

AN ACT**CONCERNING HEALTH INSURANCE COVERAGE FOR PRENATAL VISITS WITHOUT COST SHARING.**

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

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

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

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

Capital letters or bold & italic numbers indicate new material added to existing law; dashes through words or numbers indicate deletions from existing law and such material is not part of the act.

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

Approved: May 29, 2025