

First Regular Session  
Seventy-fifth General Assembly  
STATE OF COLORADO

INTRODUCED

LLS NO. 25-0748.01 Kristen Forrestal x4217

SENATE BILL 25-118

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SENATE SPONSORSHIP

Bridges and Jodeh,

HOUSE SPONSORSHIP

(None),

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Senate Committees  
Health & Human Services

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.*

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)** FOR POLICIES  
5 PROVIDING MATERNITY COVERAGE PURSUANT TO THIS SUBSECTION (3)  
6 THAT ARE ISSUED OR RENEWED ON OR AFTER JANUARY 1, 2027, THE  
7 POLICY MUST PROVIDE COVERAGE WITHOUT COST SHARING FOR PRENATAL  
8 CARE, INCLUDING REGULAR OFFICE VISITS, SCREENINGS, TESTING, AND  
9 MONITORING SERVICES.

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

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