

**Bulletin 2003-4**

**TO:** All Licensed Health Insurance Companies

**FROM:** Sandy Praeger  
Commissioner of Insurance

**SUBJECT:** In-Patient Maternity/Newborn Care

**DATE:** August 7, 2003

In 1996 the Kansas Legislature passed a law that established minimum coverage for in-patient post-maternity care. K.S.A. 40-2,160 went into effect April 11, 1996 and requires coverage for at least 48 hours of in-patient care following vaginal delivery and 96 hours following caesarean delivery for a mother *and newly born child*.

The question recently arose as to coverage for the newly born child on a single policy. In examining the language of the law, it is clear that the law makes no distinction that coverage of the newly born child exists only on policies that include dependent coverage; therefore, the Kansas Insurance Department interprets this law to require that services for the baby are covered during the mother's covered maternity stay, whether or not dependent coverage exists on the policy.

Companies whose administrative guidelines are not in conformity with the above interpretation are asked to change their guidelines accordingly.