



State of Wisconsin  
2025 - 2026 LEGISLATURE

LRB-1660/P2

KMS:cjs&wlj

DOA:.....Lessner, BB0382 - Special Enrollment Period Pregnancy Eligibility

**FOR 2025-2027 BUDGET -- NOT READY FOR INTRODUCTION**

**AN ACT ...; relating to: the budget.**

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*Analysis by the Legislative Reference Bureau*

**INSURANCE**

***Special enrollment period for pregnancy***

This bill requires health insurance plans and self-insured governmental health plans to allow a pregnant individual who is eligible for coverage under the plan, and any individual who is eligible for coverage because of a relationship to the pregnant individual, to enroll in the plan at any time during the pregnancy. Under the bill, the coverage must begin no later than the first day of the first calendar month in which the pregnant individual receives medical verification of the pregnancy, except that the pregnant individual may direct coverage to begin on the first day of any month occurring during the pregnancy. The bill also requires that insurers offering group health insurance coverage notify individuals of the special enrollment period at or before the time the individual is initially offered the opportunity to enroll in the plan.

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***The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:***

**SECTION 1.** 609.40 of the statutes is created to read:

**609.40 Special enrollment period for pregnancy.** Preferred provider plans and defined network plans are subject to s. 632.7498.

**SECTION 2.** 632.7498 of the statutes is created to read:

**632.7498 Special enrollment period for pregnancy.** (1) DEFINITIONS. In this section:

(a) "Health benefit plan" has the meaning given in s. 632.745 (11).

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(b) "Self-insured health plan" has the meaning given in s. 632.85 (1) (c).

(2) SPECIAL ENROLLMENT PERIOD. A health benefit plan or self-insured health plan shall allow a pregnant individual who is eligible for coverage under the plan, and any individual who is eligible for coverage under the plan because of a relationship to the pregnant individual, to enroll for coverage at any time during the pregnancy. The coverage shall begin no later than the first day of the first calendar month in which the pregnant individual receives medical verification of the pregnancy, except that a pregnant individual may direct coverage to begin on the first day of any month occurring during the pregnancy.

(3) NOTICE. An insurer offering group health insurance coverage in this state shall provide notice of the special enrollment period under sub. (2) at or before the time an individual is initially offered the opportunity to enroll for coverage under the plan.

**SECTION 9323. Initial applicability; Insurance.**

(1) SPECIAL ENROLLMENT PERIOD FOR PREGNANCY.

(a) For policies and plans containing provisions inconsistent with ss. 609.40 and 632.7498, the treatment of ss. 609.40 and 632.7498 first applies to policy or plan years beginning on January 1 of the year following the year in which this paragraph takes effect, except as provided in par. (b).

(b) For policies and plans that are affected by a collective bargaining agreement containing provisions inconsistent with ss. 609.40 and 632.7498, the treatment of ss. 609.40 and 632.7498 first applies to policy or plan years beginning on the effective date of this paragraph or on the day on which the collective

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bargaining agreement is newly established, extended, modified, or renewed, whichever is later.

**SECTION 9423. Effective dates; Insurance.**

(1) SPECIAL ENROLLMENT PERIOD FOR PREGNANCY. The treatment of ss. 609.40 and 632.7498 takes effect on the first day of the 4th month beginning after publication.

(END)