

## IDAPA 18 – IDAHO DEPARTMENT OF INSURANCE

### Market Oversight

#### 18.04.09 – Complications of Pregnancy

##### **Who does this rule apply to?**

*This rule applies to all contracts regulated by Title 41, Chapters 21, 22, 34, 39, and 40, Idaho Code, providing maternity benefits for a person covered continuously from conception.*

##### **What is the purpose of this rule?**

*The purpose of this rule defines the intent of the provisions pertaining to involuntary complications of pregnancy under Title 41, Chapters 21, 22, 34, 39, and 40, Idaho Code.*

##### **What is the legal authority for the agency to promulgate this rule?**

*This rule implements the following statutes passed by the Idaho Legislature:*

Insurance -

Disability Insurance Policies:

- [41-2140, Idaho Code](#) – Required Provisions

Group and Blanket Disability Insurance:

- [41-2210, Idaho Code](#) – Required Provision in Group and Blanket Policies

Hospital and Professional Service Corporations:

- [41-3438, Idaho Code](#) – Complications of Pregnancy

Managed Care Reform:

- [41-3932, Idaho Code](#) – Exemptions from Application of Chapter

Self-Funded Health Care Plans:

- [41-4023, Idaho Code](#) – Coverage from Moment of Birth — Complications of Pregnancy

##### **Who do I contact for more information on this rule?**

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## 18.04.09 – COMPLICATIONS OF PREGNANCY

### **000. LEGAL AUTHORITY.**

Sections 41-2140, 41-2210, 41-3438, 41-3932, and 41-4023, Idaho Code.

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### **001. TITLE AND SCOPE.**

IDAPA 18.04.09, “Complications of Pregnancy.” The chapter defines the intent of the provisions pertaining to involuntary complications of pregnancy under Title 41, Chapters 21, 22, 34, 39, and 40, Idaho Code.

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### **002. -- 010. (RESERVED)**

### **011. COVERAGE.**

**01. Applicability.** This chapter applies to all contracts regulated by Title 41, Chapters 21, 22, 34, 39, and 40, Idaho Code, which provide maternity benefits for a person covered continuously from conception. When the contract does not provide maternity benefits, the provisions of this chapter do not apply.

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**02. Involuntary Complications of Pregnancy.** Involuntary complications of pregnancy, as that term is used in Sections 41-2140(2), 41-2210(2), 41-3438, 41-3932, and 41-4023, Idaho Code, includes but is not limited to:

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**a.** Conditions, requiring hospital confinement (when the pregnancy is not terminated), whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy, such as acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity, but not false labor, occasional spotting, physician prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy; and

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**b.** Ectopic pregnancy which is terminated, spontaneous termination of pregnancy which occurs during a period of gestation in which a viable birth is not possible, puerperal infection, eclampsia and toxemia.

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### **012. -- 999. (RESERVED)**

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