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April 10, 2026

RE: AN ACT to amend the insurance
law, in relation to requiring coverage
of a hospitalized birthing parent's
interhospital transport to accompany
their infant needing such transport

A.7384 (Reyes)
S.7731 (Webb)

MEMORANDUM IN OPPOSITION

Submitted on behalf of the Blue Cross and Blue Shield Plans

The New York State Conference of Blue Cross and Blue Shields Plans opposes enactment of this bill, which would require health plans to provide coverage of interhospital transfers of hospitalized birthing parents to accompany their newborn infant requiring such transport, as it would expand yet another costly New York insurance coverage mandate; one which will unnecessarily drive up the cost of insurance without any nexus to the medical necessity for such transfers. Coverage of such non-medical transportation will have an adverse impact on state resources and increase premiums for all New Yorkers.

Health insurance coverage is meant to cover medically necessary treatments which are clinically appropriate, evidence-based, and the testing and treatment of diseases, conditions or injuries requiring medical treatment. Coverage of benefits ancillary to medical treatment, such as interhospital transport of a birthing parent even when not medically necessary for their postpartum care, falls outside the scope and intent of health insurance policies and should not be mandatorily covered.

While bonding with a newborn is important for both the infant and parents, including non-birthing parents, this bond oftentimes develops outside of the confines of the hospital, and may develop over the course of several days or weeks.¹ For infants requiring specialized care, such as admission into the neonatal intensive care unit ("NICU"), bonding between a parent and their

¹ UC Davis Health, "Infant bonding and your baby's development: Tips for parents to encourage bonding," available at: <https://health.ucdavis.edu/blog/cultivating-health/infant-bonding-and-your-babys-development-tips-for-parents-to-encourage-bonding/2023/11>

newborn can be especially challenging, and may likewise occur over the course of several visits to the NICU by parents.²

This bill is laudable in trying to support the bond between a hospitalized birthing parent and their newborn; however, there is no evidence to suggest this bond cannot develop after the birthing parent is discharged from the hospital. As such, in many cases, the coverage suggested by this bill is not medically necessary and would create a dangerous and expensive precedent in mandating coverage of benefits ancillary to the birthing parent's own medical treatment for postpartum care. Moreover, there has been some evidence of providers and transportation companies gaming reimbursement to maximize payments. To the extent that the parental transportation is medically necessary and appropriate, coverage such be provided. To the extent there is no medical rationale for such transportation it is a unnecessary contributor to higher costs.

For the foregoing reasons, the New York State Conference of Blue Cross and Blue Shield Plans opposes this bill and urges that it not be enacted.

Respectfully submitted,

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Legislative Counsel for the Blue Cross and Blue Shield Plans

4894-5162-1276, v. 2

² Penn Medicine, "How to Bond with Your Baby in the NICU," *available at*: <https://www.pennmedicine.org/updates/blogs/womens-health/2015/october/how-to-bond-with-your-baby-in-the-nicu>