

HOUSE BILL No. 1049

DIGEST OF INTRODUCED BILL

Citations Affected: IC 5-10-8-27; IC 12-15-5-7; IC 27-8-40; IC 27-13-7-29.

Synopsis: Coverage for doula services. Requires a state employee health plan, policy of accident and sickness insurance, and health maintenance organization contract to provide coverage for doula services. Requires Medicaid pregnancy services to include reimbursement for doula services.

Effective: July 1, 2026.

Summers

December 5, 2025, read first time and referred to Committee on Insurance.



Second Regular Session of the 124th General Assembly (2026)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2025 Regular Session of the General Assembly.

HOUSE BILL No. 1049

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 5-10-8-27 IS ADDED TO THE INDIANA CODE
2 AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
3 1, 2026]: **Sec. 27. (a) As used in this section, "doula" means an**
4 **individual who is trained and certified by a nationally recognized**
5 **institution in providing emotional and physical support, but not**
6 **medical or midwife care, to pregnant women before, during, and**
7 **after childbirth.**

8 **(b) As used in this section, "state employee health plan" means**
9 **the following:**

10 **(1) A self-insurance program established under section 7(b) of**
11 **this chapter.**

12 **(2) A contract for prepaid health services entered into under**
13 **section 7(c) of this chapter.**

14 **(c) A state employee health plan must provide coverage for**
15 **doula services.**

16 **(d) The coverage required by this section may not be subject to**
17 **annual or lifetime limitation, deductible, copayment, or**



coinsurance provisions that are more restrictive than the annual or lifetime limitation, deductible, copayment, or coinsurance provisions that apply generally under the state employee health plan.

SECTION 2. IC 12-15-5-7, AS ADDED BY P.L.35-2019, SECTION 1, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: Sec. 7. (a) Pregnancy services provided under this article ~~may~~ **shall** include reimbursement for doula services.

(b) The office ~~may~~ **shall** apply for any state plan amendment or waiver necessary to implement this section.

(c) The office ~~may~~ **shall** adopt rules under IC 4-22-2 to implement this section.

SECTION 3. IC 27-8-40 IS ADDED TO THE INDIANA CODE AS A NEW CHAPTER TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]:

Chapter 40. Coverage for Doula Services

Sec. 1. As used in this chapter, "doula" means an individual who is trained and certified by a nationally recognized institution in providing emotional and physical support, but not medical or midwife care, to pregnant women before, during, and after childbirth.

Sec. 2. As used in this chapter, "policy of accident and sickness insurance" has the meaning set forth in IC 27-8-5-1. The term does not include a policy, plan, or coverage set forth in IC 27-8-5-2.5(a).

Sec. 3. (a) This section applies to a policy of accident and sickness insurance that is delivered, issued, or renewed after June 30, 2026.

(b) A policy of accident and sickness insurance must provide coverage for doula services.

Sec. 4. The coverage required by this chapter may not be subject to annual or lifetime limitation, deductible, copayment, or coinsurance provisions that are more restrictive than the annual or lifetime limitation, deductible, copayment, or coinsurance provisions that apply generally under the policy of accident and sickness insurance.

SECTION 4. IC 27-13-7-29 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: Sec. 29. (a) This section applies to an individual contract or a group contract that is entered into, amended, or renewed after June 30, 2026.

(b) As used in this section, "doula" means an individual who is trained and certified by a nationally recognized institution in



1 providing emotional and physical support, but not medical or
2 midwife care, to pregnant women before, during, and after
3 childbirth.

4 (c) An individual contract and a group contract must provide
5 coverage for doula services.

6 (d) The coverage required by this section may not be subject to
7 annual or lifetime limitation, deductible, copayment, or
8 coinsurance provisions that are more restrictive than the annual or
9 lifetime limitation, deductible, copayment, or coinsurance
10 provisions that apply generally under the individual contract or
11 group contract.

