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TO: All Insurers Licensed to Write Accident & Sickness Insurance, Life Insurance, and All L&H and P&C Interested Parties

FROM: Katie Johnson, Policy Advisor-Insurance, Policy, Compliance, & Administration Division, SCC Bureau of Insurance

DATE: June 8, 2020 (revised 7/15/20)

RE: Senate Bill 567-Short-Term Disability Income Protection

Pursuant to Senate Bill 567, the Bureau of Insurance (Bureau) is soliciting comments from insurance industry stakeholders on the impact of this act on current and future short-term disability policyholders.

As you may know, the bill requires all insurers that provide short-term disability income protection coverage whose policies provide coverage for short-term disability arising out of childbirth to provide coverage for a payable benefit of at least 12 weeks immediately following childbirth for such a disability. This bill becomes effective July 1, 2021.

Currently, insurers providing disability income protection coverage are permitted to limit the coverage for disability arising out of pregnancy, childbirth, or miscarriage to one month. (See [14 VAC 5-140-70 F of the Virginia Administrative Code](#).) This bill expands the minimum limit for short-term disability coverage arising out of childbirth to no less than 12 weeks.

Consequently, **in addition to the full name of the company and its NAIC number**, the Bureau is seeking your response to the following questions.

1. Does your company:
 - (a) currently cover disability arising out of childbirth? If 'yes', what is the common duration of the benefit payment; or
 - (b) plan to begin covering disability arising out of childbirth?
2. What are the potential private options for creating a standalone maternity leave benefit?
3. What are the potential private options for creating a paid family leave policy?

Please provide your **emailed** response by **August 1, 2020**.

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