

SENATE BILL 190

By Lamar

AN ACT to amend Tennessee Code Annotated, Title 8,  
Chapter 27; Title 50; Title 56 and Title 71, relative  
to insurance coverage of pregnant employees.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 50, Chapter 1, Part 3, is amended by  
adding the following as a new section:

(a) As used in this section:

(1) "Employee" means a natural person who performs services for an  
employer for valuable consideration, and does not include a self-employed  
independent contractor;

(2) "Employer" means a person, association, or legal or commercial  
entity receiving services from an employee and, in return, giving compensation of  
any kind to such employee;

(3) "Health benefit plan" means health insurance coverage as defined in  
§ 56-7-109; and

(4) "Health insurer" means a health insurance entity as defined in § 56-7-  
109.

(b) On and after July 1, 2025, if an employer terminates the employment of an  
employee who is known to the employer to be pregnant, and such employee was  
covered by an employer-sponsored health benefit plan prior to termination, then:

(1) The employer shall not:

(A) Stop payment to the health insurer of the employer's share of the cost to provide coverage of the former employee under the employer-sponsored health benefit plan; or

(B) Request that the health insurer that issued the employer-sponsored health benefit plan terminate the employee's coverage until the employer has received a signed written statement pursuant to subdivision (c)(1); and

(2) A health insurer shall not terminate the former employee's coverage under the employer-sponsored health benefit plan based upon a request from the employer unless such request is accompanied by proof of the employer's receipt of the former employee's signed written statement described in subdivision (c)(1).

(c)

(1) An employee whose employment is terminated while the employee is pregnant and covered under an employer-sponsored health benefit plan shall, within thirty (30) days after the date the employee's pregnancy ends in childbirth or otherwise, notify the employer using a signed written statement indicating the date the pregnancy ended. The signed written statement may be submitted by electronic means.

(2) If a former employee fails to notify the employer of the end of the employee's pregnancy as required by subdivision (c)(1), then an employer may bring an action in a court of competent jurisdiction to recover the employer's costs to maintain continued coverage of the former employee under the employer-sponsored health benefit plan from the date of termination of employment.

SECTION 2. This act takes effect July 1, 2025, the public welfare requiring it.