House File 2213 - Introduced

HOUSE FILE 2213
BY PETTENGILL

A BILL FOR

- 1 An Act allowing the issuance of basic health care coverage that
- 2 does not meet certain special health and accident insurance
- 3 requirements, and including applicability provisions.
- 4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

H.F. 2213

- 1 Section 1. <u>NEW SECTION</u>. **514C.6A** Exemption from chapter 2 requirements.
- Notwithstanding any other provision of this chapter,
- 4 a third-party payor as defined in section 514C.6 may issue
- 5 a basic policy, contract, or plan providing for third-party
- 6 payment or prepayment of health or medical expenses that does
- 7 not provide coverage for some or any of the special health and
- 8 accident insurance coverages required by this chapter or does
- 9 not meet some or any of the other requirements contained in
- 10 this chapter.
- 11 2. This section applies to third-party payment provider
- 12 policies, contracts, or plans that are delivered, issued for
- 13 delivery, continued, or renewed in this state on or after
- 14 January 1, 2011.
- 15 EXPLANATION
- 16 This bill allows a third-party payor to issue a basic
- 17 policy, contract, or plan providing for third-party payment or
- 18 prepayment of health or medical expenses that does not provide
- 19 coverage for some or any of the special health and accident
- 20 insurance coverages required by Code chapter 514C or does not
- 21 meet some or any of the other requirements contained in this
- 22 chapter.
- 23 The bill applies to third-party payment provider policies,
- 24 contracts, or plans that are delivered, issued for delivery,
- 25 continued, or renewed in this state on or after January 1,
- 26 2011.
- 27 For the purposes of the bill, a third-party payor is an
- 28 accident and sickness insurer subject to chapter 509 or 514A; a
- 29 nonprofit health service corporation subject to chapter 514;
- 30 a health maintenance organization subject to chapter 514B; or
- 31 any other entity engaged in the business of insurance, risk
- 32 transfer, or risk retention subject to the jurisdiction of the
- 33 commissioner.