

INSURANCE DIVISION, §505.21§505.21, INSURANCE DIVISION505.21Health care access — duties of commissioner — penalties.1The commissioner shall adopt rules establishing a requirement that an employer provide access to health care to the employees of the employer. The rules shall provide that an employer doing business within this state shall offer each employee, at a minimum, access to health insurance. The requirement contained in this section may be satisfied by offering any of the following:aHealth care coverage through an insurer or health maintenance organization authorized to do business in this state.bAccess to health benefits through a health benefits plan qualified under the federal Employee Retirement Income Security Act of 1974.2An employer may financially contribute toward the employee’s health benefit plan. The employer shall offer payroll deduction of employee contributions and direct deposit of premium payments related to a health insurance purchasing cooperative or other health care coverage.3A violation of this section may be reported to the consumer and legal affairs bureau in the insurance division. The division may issue, upon a finding that an employer has failed to offer an employee access to health insurance, any of the following:aA cease and desist order instructing the employer to cure the failure and desist from future violations of this section.bAn order requiring an employer who has previously been the subject of a cease and desist order to pay an employee’s reasonable health insurance premiums necessary to prevent or cure a lapse in health care coverage arising out of the employer’s failure to offer as required.cAn order upon the employer assessing the reasonable costs of the division’s investigation and enforcement action.94 Acts, ch 1176, §6; 98 Acts, ch 1217, §38INSURANCE DIVISION, §505.21§505.21, INSURANCE DIVISION