

**509.19 Claims and premium disclosure.**

1. a. A person issuing a policy or contract providing group health benefit coverages to a group of fifty-one or more eligible employees as defined in [chapter 513B](#) shall provide to the policyholder, contract holder, or sponsor of the group health benefit plan, upon request, annually, but not more than three months prior to the policy renewal date, the total amount of actual claims identified as paid or incurred and paid, and the total amount of premiums by line of coverage. If premiums are not billed for each line of coverage, it is not necessary to artificially separate premiums for each line of coverage and will be acceptable to supply total premiums for the period.

b. For purposes of [this section](#), “*line of coverage*” includes medical, prescription drug card program, dental, vision, long-term disability, and short-term disability.

c. The information required by paragraph “a” shall be provided by the carrier for two separate years, either policy years or rolling twelve-month periods.

d. The information required by paragraph “a” shall not disclose any confidential information or otherwise disclose the identity of an individual insured, subscriber, or enrollee, who has submitted a claim within the time frame of the report.

2. For purposes of [this section](#), “*person issuing a policy or contract providing group health benefit coverages*” includes all of the following:

a. A person issuing a group policy of accident or health insurance pursuant to [this chapter](#).

b. A person issuing a group contract of a nonprofit health service corporation pursuant to [chapter 514](#).

c. A person issuing a group contract of a health maintenance organization pursuant to [chapter 514B](#).

d. A multiple employer welfare arrangement, as defined in section 3 of the federal Employee Retirement Income Security Act of 1974, 29 U.S.C. §1002, paragraph 40, or a multiple employer welfare arrangement formed as an association health plan pursuant to [29 C.F.R. pt. 2510](#), that meets the requirements of [chapter 513D](#).

e. A plan for public employees established pursuant to [chapter 509A](#).

f. A person issuing or sponsoring an association group policy under [section 509.14](#).  
[90 Acts, ch 1159, §1; 2002 Acts, ch 1111, §12; 2003 Acts, ch 91, §11; 2016 Acts, ch 1011, §93; 2017 Acts, ch 148, §35; 2021 Acts, ch 181, §8](#)