

**514C.2 Skilled nursing care covered in hospitals.**

An insurer, a hospital service corporation, or a medical service corporation, which covers the costs of skilled nursing care under an individual or group policy of accident and health insurance regulated under [chapter 509](#) or [514A](#), a nonprofit hospital or medical and surgical service plan regulated under [chapter 514](#), or a health care service contract regulated under [chapter 514B](#), shall also cover the costs of skilled nursing care in a hospital if the level of care needed by the insured or subscriber has been reclassified from acute care to skilled nursing care and no designated skilled nursing care beds or swing beds are available in the hospital or in another hospital or health care facility within a thirty-mile radius of the hospital. The insurer or corporation shall reimburse the insured or subscriber based on the skilled nursing care rate.

[84 Acts, ch 1034, §1](#); [95 Acts, ch 185, §12](#)