

**191—29.1(509B) Definitions.** As used in this chapter:

“*COBRA*” means Title X of the federal Consolidated Omnibus Budget Reconciliation Act (P.L. 99-272), as amended by the Tax Reform Act of 1986 (P.L. 99-514).

“*Continuation right*” refers to the right under Iowa Code chapter 509B of an employee or member or the employee’s or member’s spouse and dependent children whose coverage under a group accident and health insurance policy would terminate because of termination of employment or membership or dissolution or annulment of marriage or death of the employee or member to continue their accident and sickness insurance under the policy for the period, and under the terms specified, in that chapter.

“*Employer*” means that person which provides group accident or health insurance to its employees, or former employees, or the dependents of such persons, regardless of whether the employer directly contracts with an insurance company for a policy or obtains insurance by virtue of its membership in an organization which is deemed to be a “group policyholder.”

“*Group policyholder*” means a person which both contracts with an insurance company for accident or health insurance policies and provides group accident or health insurance to individuals by virtue of their membership in an organization. An organization shall not be deemed to be a “group policyholder” to the extent that its members are “employers” and those “employers” in turn provide benefits to their employees and their dependents under the “employer’s” benefit plan. Hence, if an individual has group accident or health insurance by virtue of employment, all obligations fall on the “employer” even if that insurance is provided by virtue of the “employer’s” membership in an organization which is deemed to be a “group policyholder.”

“*Policy*” means the group accident and health insurance policy maintained by an employer or group policyholder for the employer’s employees or group policyholder’s members to implement the employer’s or group policyholder’s benefit plan for its employees or members.