

**191—76.2 (514J) Applicable law and definitions.**

**76.2(1)** The rules contained in this chapter shall apply to any health benefit plan as defined in 2011 Iowa Code Supplement section 514J.102(19) other than those excluded under 2011 Iowa Code Supplement section 514J.103(2), for any plan that is offered or issued by a health carrier as defined in 2011 Iowa Code Supplement section 514J.102(23), if the plan was issued in Iowa, and if the external review request is filed with the commissioner on or after July 1, 2011.

**76.2(2)** For purposes of this chapter, the definitions in 2011 Iowa Code Supplement chapter 514J shall apply. In addition:

*a.* For purposes of applying the exemption in 2011 Iowa Code Supplement section 514J.103(2) “*b.*,” “Medicare supplement policy of insurance” shall mean the same as “Medicare supplement policy” as defined in rule 191—37.3(514D).

*b.* For purposes of this chapter, the definition of “adverse determination” in 2011 Iowa Code Supplement section 514J.102 shall include experimental or investigational treatment adverse determinations, as set forth in 2011 Iowa Code Supplement section 514J.109.

*c.* For purposes of this chapter, the definition of “health carrier” may include an employer self-funded plan if the employer chooses to opt in to comply with these rules.

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