

191—75.3(513C) Applicability and scope.

75.3(1) Except as otherwise specifically provided, this chapter shall apply to any individual health benefit plan applied for on or after April 1, 1996.

75.3(2) Iowa Code chapter 513C and this chapter shall apply to an individual health benefit plan provided to an eligible individual.

75.3(3) An entity that is not operating as an individual health benefit plan carrier or ODS in this state shall not become subject to the provisions of the Act and this rule solely because an individual that was issued a health benefit plan in another state by that entity becomes a resident of this state.

75.3(4) This chapter shall not apply to health insurance policies or certificates that are subject to Iowa Code chapter 513B.

75.3(5) Except for basic or standard health benefit plans, nothing in Iowa Code chapter 513C or this chapter is applicable to underwriting practices, substandard ratings, or the addition of waivers or riders to policies or certificates.