

House Amendment to
Senate File 2356

S-5334

1 Amend Senate File 2356, as amended, passed, and
2 reprinted by the Senate, as follows:

3 1. Page 1, by striking lines 2 through 17 and
4 inserting:

5 <IOWACARE PROGRAM AND OTHER HEALTH CARE OPTIONS>

6 2. Page 2, line 6, after <network.> by inserting
7 <In developing the phase-in plan the department shall
8 consult with the medical assistance projections and
9 assessment council created in section 249J.20. Any
10 plan developed shall be approved by the council prior
11 to implementation. The phase-in of the regional
12 provider network shall be implemented in a manner that
13 ensures that program expenditures do not exceed budget
14 neutrality limits and funded program capacity, and that
15 ensures compliance with the eligibility maintenance of
16 effort requirements of the federal American Recovery
17 and Reinvestment Act of 2009.>

18 3. Page 2, by striking lines 30 through 32 and
19 inserting <such hospital has reached service capacity,
20 the hospital and the>

21 4. Page 4, by striking lines 7 through 16.

22 5. Page 5, after line 24 by inserting:

23 <Sec. ____ . IOWACARE POPULATION — OPTIMIZATION
24 OF SERVICE DELIVERY AND OUTCOMES. The publicly owned
25 acute care teaching hospital located in a county
26 with a population over three hundred fifty thousand,
27 the federally qualified health center located in
28 such county, and the university of Iowa hospitals
29 and clinics shall actively collaborate to optimize
30 effective and efficient delivery of services that
31 result in the best possible outcomes for IowaCare
32 members.>

33 6. By striking page 5, line 25, through page 13,
34 line 5, and inserting:

35 <DIVISION II

36 IOWA INSURANCE INFORMATION EXCHANGE

37 Sec. ____ . NEW SECTION. 505.32 Iowa insurance
38 information exchange.

39 1. *Purpose.* The purpose of this section is to
40 establish an information clearinghouse where all Iowans
41 can obtain information about health care coverage that
42 is available in this state including availability of
43 care delivered by safety-net providers and comparisons
44 of benefits, premiums, and out-of-pocket costs.

45 2. *Definitions.* As used in this section, unless
46 the context otherwise requires:

47 a. "Carrier" means an insurer providing accident
48 and sickness insurance under chapter 509, 514, or
49 514A and includes a health maintenance organization
50 established under chapter 514B if payments received

1 by the health maintenance organization are considered
2 premiums pursuant to section 514B.31 and are taxed
3 under chapter 432. "Carrier" also includes a
4 corporation which becomes a mutual insurer pursuant
5 to section 514.23 and any other person as defined in
6 section 4.1, subsection 20, who is or may become liable
7 for the tax imposed by chapter 432.

8 b. "Commissioner" means the commissioner of
9 insurance.

10 c. "Creditable coverage" means the same as defined
11 in section 513B.2.

12 d. "Exchange" means the Iowa insurance information
13 exchange.

14 e. "Health insurance" means accident and sickness
15 insurance authorized by chapter 509, 514, or 514A.

16 f. (1) "Health insurance coverage" means health
17 insurance coverage offered to individuals.

18 (2) "Health insurance coverage" does not include any
19 of the following:

20 (a) Coverage for accident-only, or disability
21 income insurance.

22 (b) Coverage issued as a supplement to liability
23 insurance.

24 (c) Liability insurance, including general
25 liability insurance and automobile liability insurance.

26 (d) Workers' compensation or similar insurance.

27 (e) Automobile medical-payment insurance.

28 (f) Credit-only insurance.

29 (g) Coverage for on-site medical clinic care.

30 (h) Other similar insurance coverage, specified in
31 federal regulations, under which benefits for medical
32 care are secondary or incidental to other insurance
33 coverage or benefits.

34 (3) "Health insurance coverage" does not include
35 benefits provided under a separate policy as follows:

36 (a) Limited-scope dental or vision benefits.

37 (b) Benefits for long-term care, nursing home care,
38 home health care, or community-based care.

39 (c) Any other similar limited benefits as provided
40 by rule of the commissioner.

41 (4) "Health insurance coverage" does not include
42 benefits offered as independent noncoordinated benefits
43 as follows:

44 (a) Coverage only for a specified disease or
45 illness.

46 (b) A hospital indemnity or other fixed indemnity
47 insurance.

48 (5) "Health insurance coverage" does not include
49 Medicare supplemental health insurance as defined under
50 section 1882(g)(1) of the federal Social Security Act,

1 coverage supplemental to the coverage provided under
2 10 U.S.C. ch. 55 and similar supplemental coverage
3 provided to coverage under group health insurance
4 coverage.

5 *g. "Legislative health care coverage commission" or*
6 *"commission" means the legislative health care coverage*
7 *commission created in 2009 Iowa Acts, ch. 118, section*
8 *1.*

9 *h. "Medicare" means the federal government health*
10 *insurance program established under Tit. XVIII of the*
11 *federal Social Security Act.*

12 *i. "Organized delivery system" means an organized*
13 *delivery system as licensed by the director of public*
14 *health.*

15 *3. Iowa insurance information exchange*
16 *established. An Iowa insurance information exchange is*
17 *established in the insurance division of the department*
18 *of commerce under the authority of the commissioner of*
19 *insurance.*

20 *a. The commissioner, in collaboration with the*
21 *legislative health care coverage commission, shall*
22 *develop a plan of operation for the exchange within*
23 *one hundred eighty days from the effective date of*
24 *this section. The plan shall create an information*
25 *clearinghouse that provides resources where Iowans can*
26 *obtain information about health care coverage that is*
27 *available in the state.*

28 *b. The commissioner shall keep records of all*
29 *financial transactions related to the establishment*
30 *and operation of the exchange and shall deliver an*
31 *annual fiscal report of the costs of administering the*
32 *exchange to the general assembly by December 15 of each*
33 *year.*

34 *4. Powers and duties of exchange.*

35 *a. The commissioner shall report on the status of*
36 *the exchange at all regular meetings of the legislative*
37 *health care coverage commission, including progress in*
38 *developing and implementing the exchange operationally,*
39 *resources available through the exchange, information*
40 *about utilization of the resources offered by*
41 *the exchange, including demographic information*
42 *that illustrates how and by whom the exchange is*
43 *being utilized, and the costs of implementing and*
44 *operating the exchange. The commissioner may make*
45 *recommendations to the commission for including but not*
46 *limited to the following:*

47 *(1) Promotion of greater transparency in providing*
48 *quality data on health care providers and health care*
49 *coverage plans and in providing data on the cost of*
50 *medical care that is easily accessible to the public.*

1 (2) Statutory options that improve seamlessness in
2 the health care system in this state.

3 (3) Funding opportunities to increase health care
4 coverage in the state, particularly for individuals who
5 have been denied access to health insurance coverage.

6 b. The commissioner shall implement and maintain
7 information on the insurance division internet site
8 that is easily accessible and available to consumers
9 and purchasers of health insurance coverage regarding
10 each carrier licensed to do business in this state.
11 The information provided shall be understandable to
12 consumers and purchasers of health insurance coverage
13 and shall include but is not limited to information
14 regarding plan design, premium rate filings and
15 approvals, health care cost information, and any
16 other information specific to this state that the
17 commissioner determines may be beneficial to consumers
18 and purchasers of health insurance coverage. The
19 commissioner may contract with outside vendors and
20 entities to assist in providing this information on the
21 internet site.

22 c. The exchange shall provide information about
23 all public and private health care coverage that is
24 available in this state including the cost to the
25 public, and comparisons of benefits, premiums, and
26 out-of-pocket costs.

27 (1) The commissioner may establish methodologies
28 to provide uniform and consistent side-by-side
29 comparisons of the health care coverage options that
30 are offered by carriers, organized delivery systems,
31 and public programs in this state including but not
32 limited to benefits covered and not covered, the
33 amount of coverage for each service, including copays
34 and deductibles, administrative costs, and any prior
35 authorization requirements for coverage.

36 (2) The commissioner may require each carrier,
37 organized delivery system, and public program in this
38 state to describe each health care coverage option
39 offered by that carrier, organized delivery system, or
40 public program in a manner so that the various options
41 can be compared as provided in subparagraph (1).

42 d. The commissioner shall provide ongoing
43 information to taxpayers about the costs of public
44 health care programs to the state, including the
45 administrative costs of the programs and the percentage
46 and source of state and federal funding for the
47 programs, utilizing information provided by the
48 department of human services and the department of
49 public health.

50 e. The exchange may provide information to assist

1 Iowans with making an informed choice when selecting
2 health care coverage.

3 *f.* The commissioner may utilize independent
4 consultants, as deemed necessary, to assist in carrying
5 out the powers and duties of the exchange.

6 *g.* The commissioner may periodically advertise
7 the general availability of health care coverage
8 information available from the exchange.

9 5. *Rules.* The commissioner shall adopt rules
10 pursuant to chapter 17A to implement the provisions of
11 this section.>

12 7. Title page, by striking lines 1 through 4 and
13 inserting <An Act relating to the health care including
14 IowaCare program provisions and the creation of an Iowa
15 insurance information exchange to promote transparency,
16 quality, seamlessness, and informed choices relative
17 to health care coverage.>

18 8. By renumbering as necessary.