House File 2394

S-5119

- 1 Amend House File 2394, as amended, passed, and
- 2 reprinted by the House, as follows:
- 3 1. Page 2, after line 28 by inserting:
- 4 <Sec. . NEW SECTION. 514K.2 Health carrier
- 5 disclosures public internet sites.
- 6 l. A carrier that provides small group health
- 7 coverage pursuant to chapter 513B or individual health
- 8 coverage pursuant to chapter 513C and that offers
- 9 for sale a policy, contract, or plan that covers the
- 10 essential health benefits required pursuant to section
- 11 1302 of the federal Patient Protection and Affordable
- 12 Care Act, Pub. L. No. 111-148, and its implementing
- 13 regulations, shall provide to each of its enrollees
- 14 at the time of enrollment, and shall make available
- 15 to prospective enrollees and enrollees, insurance
- 16 producers licensed under chapter 522B, and the general
- 17 public, on the carrier's internet site, all of the
- 18 following information in a clear and understandable
- 19 form for use in comparing policies, contracts, and
- 20 plans, and coverage and premiums:
- 21 a. Any items or services, including prescription
- 22 drugs, that have a coinsurance requirement where the
- 23 cost-sharing required depends on the cost of the item
- 24 or service.
- 25 b. The specific prescription drugs available on
- 26 the carrier's formulary, the specific prescription
- 27 drugs covered when furnished by a physician or clinic,
- 28 and any clinical prerequisites or prior authorization
- 29 requirements for coverage of the drugs.
- 30 c. How medications will specifically be included
- 31 in or excluded from the deductible, including a
- 32 description of all out-of-pocket costs that may not
- 33 apply to the deductible for a prescription drug.
- 34 2. A carrier that provides a summary of benefits
- 35 and coverage to its enrollees in accordance with 26

- 1 C.F.R. §54.9815-2715, 29 C.F.R. §2590.715-2715, and 45
- 2 C.F.R. §147.200 is deemed to be in compliance with this
- 3 section unless the commissioner of insurance determines
- 4 that these federal regulations, or the successors to
- 5 any of these federal regulations, fail to require the
- 6 information required pursuant to this section in a
- 7 clear and understandable form.
- The commissioner shall adopt rules pursuant to
- 9 chapter 17A to administer this section.>
- 10 2. Page 10, after line 22 by inserting:
- <Sec. . APPLICABILITY. The following provision 11
- 12 of this Act is applicable to health insurance policies,
- 13 contracts, or plans that are delivered, issued for
- 14 delivery, continued, or renewed on or after January 1,
- 15 2017:
- 16 1. The section of this Act enacting section
- 17 514K.2.>
- 18 Title page, line 3, after <penalties> by
- 19 inserting <and applicability provisions>
- 20 4. By renumbering as necessary.

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