н-8059

House File 2236

1 Amend House File 2236 as follows: 2 1. Page 8, after line 4 by inserting: <Sec. . Section 514C.19, Code 2018, is amended to read</pre> 3 4 as follows: 514C.19 Prescription contraceptive coverage. 5 1. For purposes of this section: 6 7 "Dispense" means the same as defined in section 155A.3. a. b. "Health care professional" means the same as defined in 8 9 section 514J.102. c. "Prescription contraceptive" means <u>a medically acceptable</u> 10 11 oral drug or contraceptive patch or ring that is used to 12 prevent pregnancy, and requires a prescription. 1. 2. Notwithstanding the uniformity of treatment 13 14 requirements of section 514C.6, a group policy, or contract, or 15 plan providing for third-party payment or prepayment of health 16 or medical expenses shall not do either of the following: 17 a. Exclude or restrict benefits for a prescription 18 contraceptive drugs or prescription contraceptive devices which 19 prevent conception and which are contraceptive that is approved 20 by the United States food and drug administration, or a generic 21 equivalents equivalent approved as substitutable a substitute 22 by the United States food and drug administration, if such 23 policy, or contract, or plan provides benefits a benefit for 24 any other outpatient prescription drugs drug or devices device. 25 Such policy, contract, or plan shall provide for payment to a 26 health care professional that dispenses any of the following to 27 a covered person: 28 (1) A three-month supply of a prescription contraceptive 29 the first time the prescription contraceptive is dispensed to 30 the covered person. (2) A twelve-month supply of a prescription contraceptive 31 32 for any subsequent dispensing of the same prescription 33 contraceptive to the covered person. 34 (3) A three-month supply of a prescription vaginal 35 contraceptive ring.

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b. Exclude or restrict benefits for <u>an</u> outpatient
 contraceptive services which are service that is provided
 for the purpose of preventing conception if such policy,
 or contract, or plan provides benefits <u>a benefit</u> for <u>any</u>
 other outpatient services <u>service</u> provided by a health care
 professional.

7 2. 3. A person who provides a group policy, or contract, or
8 plan providing for third-party payment or prepayment of health
9 or medical expenses which is subject to subsection ± 2 shall
10 not do any of the following:

11 a. Deny to an individual eligibility, or continued 12 eligibility, to enroll in or to renew coverage under the terms 13 of the policy, or contract, or plan because of the individual's 14 use or potential use of such a prescription contraceptive 15 drugs drug or devices device, or use or potential use of an 16 outpatient contraceptive services.

b. Provide a monetary payment or rebate to a covered
18 individual to encourage such individual to accept less than the
19 minimum benefits provided for under subsection ± 2.

c. Penalize or otherwise reduce or limit the reimbursement
of a health care professional because such professional
prescribes <u>a</u> contraceptive drugs <u>drug</u> or devices <u>device</u>, or
provides a contraceptive services service.

d. Provide incentives <u>an incentive</u>, monetary or otherwise, a health care professional to induce such professional to withhold from a covered individual <u>a</u> contraceptive drugs <u>drug</u> or <u>devices</u> <u>device</u>, or <u>a</u> contraceptive <u>services</u> <u>service</u> from <u>a</u> covered individual.

29 3. <u>4.</u> This section shall not be construed to prevent a 30 third-party payor from including deductibles, coinsurance, or 31 copayments under the policy, or contract, or plan as follows: 32 a. A deductible, coinsurance, or copayment for benefits <u>a</u> 33 <u>benefit</u> for <u>a</u> prescription contraceptive drugs drug shall not 34 be greater than such deductible, coinsurance, or copayment for 35 any outpatient prescription drug for which coverage under the

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b. A deductible, coinsurance, or copayment for benefits <u>a</u>
<u>benefit</u> for <u>a</u> prescription contraceptive devices <u>device</u> shall
4 not be greater than such deductible, coinsurance, or copayment
5 for any outpatient prescription device for which coverage under
6 the policy, or contract, or plan is provided.

c. A deductible, coinsurance, or copayment for benefits a 7 8 benefit for an outpatient contraceptive service shall 9 not be greater than such deductible, coinsurance, or copayment 10 for any outpatient health care services service for which 11 coverage under the policy, or contract, or plan is provided. 12 4. 5. This section shall not be construed to require 13 a third-party payor under a policy, or contract, or plan 14 to provide benefits a benefit for an experimental or 15 investigational contraceptive drugs drug or devices device, or 16 experimental or investigational contraceptive services service, 17 except to the extent that such policy, or contract, or plan 18 provides coverage for any other experimental or investigational 19 outpatient prescription drugs drug or devices device, or 20 experimental or investigational outpatient health care services 21 service.

22 5. 6. This section shall not be construed to limit or
23 otherwise discourage the any of the following:

24 <u>a. The</u> use of <u>a</u> generic equivalent drugs drug approved
25 by the United States food and drug administration, whenever
26 <u>if</u> available and appropriate. This section, when a brand
27 name drug is requested by a covered individual and a suitable
28 generic equivalent is available and appropriate, shall not be
29 construed to prohibit a

30 <u>b. A</u> third-party payor from requiring the <u>a</u> covered 31 individual to pay a deductible, coinsurance, or copayment 32 consistent with subsection 3 <u>4</u>, in addition to the difference 33 of the cost of the brand name drug less the maximum covered 34 amount for a generic equivalent.

35 7. This section shall not be construed to require a

HF2236.3531 (2) 87 -3- ko/rj 1 third-party payor to provide payment to a health care

2 professional for dispensing a prescription contraceptive to 3 replace a prescription contraceptive that has been dispensed 4 to a covered person and that has been misplaced, stolen, or 5 destroyed. This section shall not be construed to require a 6 third-party payor to replace covered prescriptions that are 7 misplaced, stolen, or destroyed.

8 6. 8. A person who provides an individual policy, or 9 contract, or plan providing for third-party payment or 10 prepayment of health or medical expenses shall make available 11 a coverage provision that satisfies the requirements in 12 subsections ± 2 through 5 7 in the same manner as such 13 requirements are applicable to a group policy, or contract, or 14 plan under those subsections. The policy, or contract, or plan 15 shall provide that the individual policyholder may reject the 16 coverage provision at the option of the policyholder.

17 7. 9. a. This section applies shall apply to the following 18 classes of third-party payment provider <u>policies</u>, contracts, or 19 policies and plans delivered, issued for delivery, continued, 20 or renewed in this state on or after July 1, 2000 <u>2018</u>:

21 (1) Individual or group accident and sickness insurance22 providing coverage on an expense-incurred basis.

23 (2) An individual or group hospital or medical service
24 contract issued pursuant to chapter 509, 514, or 514A.
25 (3) An individual or group health maintenance organizati

25 (3) An individual or group health maintenance organization
26 contract regulated under chapter 514B.

27 (4) Any other entity engaged in the business of insurance,
28 risk transfer, or risk retention, which is subject to the
29 jurisdiction of the commissioner.

30 (5) A plan established pursuant to chapter 509A for public 31 employees.

b. This section shall not apply to accident-only,
specified disease, short-term hospital or medical, hospital
confinement indemnity, credit, dental, vision, Medicare
supplement, long-term care, basic hospital and medical-surgical

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HF2236.3531 (2) 87 ko/rj 1 expense coverage as defined by the commissioner, disability 2 income insurance coverage, coverage issued as a supplement 3 to liability insurance, workers' compensation or similar 4 insurance, or automobile medical payment insurance.> 5 2. Title page, by striking lines 1 through 3 and 6 inserting <An Act relating to the commissioner of insurance 7 as the agent or attorney for service of process and as the 8 regulator of insurance coverage for dispensing of prescription

9 contraceptives, and resolving>

10 3. By renumbering as necessary.

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