

House File 838

H-1239

1 Amend House File 838 as follows:

2 1. Page 40, after line 24 by inserting:

3 <DIVISION ____

4 STUDY COMMITTEE — HEALTH INSURANCE MANDATES

5 Sec. ____ . HEALTH INSURANCE MANDATES — STUDY.

6 1. The legislative council is requested to establish a
7 study committee to meet during the 2021 legislative interim to
8 accomplish the following:

9 a. Identify each health insurance mandate contained in
10 chapter 514C, and in any other provision of the 2021 Iowa Code,
11 and identify all of the following:

12 (1) The specific health insurance coverage required to be
13 provided by each health insurance mandate.

14 (2) Each class of contract, policy, plan, and agreement
15 that provides for third-party payment or prepayment of health
16 or medical expenses that is subject to each health insurance
17 mandate.

18 (3) Each class of contract, policy, plan, and agreement that
19 provides for third-party payment or prepayment of health or
20 medical expenses that is excluded from each health insurance
21 mandate.

22 (4) Each type of health carrier that is subject to each
23 health insurance mandate. For purposes of this section,
24 "health carrier" means an entity subject to the insurance laws
25 and regulations of this state, or subject to the jurisdiction
26 of the insurance commissioner, including an insurance company
27 offering sickness and accident plans, a health maintenance
28 organization, a nonprofit health service corporation, a plan
29 established pursuant to chapter 509A for public employees, or
30 any other entity providing a plan of health insurance, health
31 care benefits, or health care services. "Health carrier"
32 includes the department of human services, or a managed care
33 organization acting pursuant to a contract with the department
34 of human services to administer the medical assistance program
35 under chapter 249A or the healthy and well kids in Iowa

1 (hawk-i) program under chapter 514I.

2 (5) Each type of health carrier that is excluded from each
3 health insurance mandate.

4 b. For each health insurance mandate identified in
5 paragraph "a", analyze all of the following:

6 (1) The fiscal impact to the state.

7 (2) The fiscal impact to each health carrier subject to each
8 health insurance mandate.

9 (3) The impact to the premiums for individuals covered by a
10 contract, policy, plan, or agreement of a health carrier under
11 subparagraph (2).

12 c. For a possible future health insurance mandate related
13 to continuity of care and nonmedical switching, analyze all of
14 the following:

15 (1) The potential fiscal impact to the state.

16 (2) The potential fiscal impact to each health carrier that
17 may be subject to the health insurance mandate.

18 (3) The potential impact to the premiums for individuals
19 covered by a contract, policy, plan, or agreement of a health
20 carrier under subparagraph (2).

21 d. For a possible future health insurance mandate related to
22 the diagnosis and treatment of infertility, analyze all of the
23 following:

24 (1) The potential fiscal impact to the state.

25 (2) The potential fiscal impact to each health carrier that
26 may be subject to the health insurance mandate.

27 (3) The potential impact to the premiums for individuals
28 covered by a contract, policy, plan, or agreement of a health
29 carrier under subparagraph (2).

30 e. For a possible future health insurance mandate related
31 to pediatric acute-onset neuropsychiatric syndrome (PANS) and
32 pediatric autoimmune neuropsychiatric disorders associated
33 with streptococcal infections (PANDAS), analyze all of the
34 following:

35 (1) The potential fiscal impact to the state.

1 (2) The potential fiscal impact to each health carrier that
2 may be subject to the health insurance mandate.

3 (3) The potential impact to the premiums for individuals
4 covered by a contract, policy, plan, or agreement of a health
5 carrier under subparagraph (2).

6 f. For a possible future health insurance mandate related to
7 medically necessary food and low protein modified food product
8 for individuals with certain inherited metabolic disorders,
9 analyze all of the following:

10 (1) The potential fiscal impact to the state.

11 (2) The potential fiscal impact to each health carrier that
12 may be subject to the health insurance mandate.

13 (3) The potential impact to the premiums for individuals
14 covered by a contract, policy, plan, or agreement of a health
15 carrier under subparagraph (2).

16 g. Identify the approximate number of Iowa residents that
17 are covered by each of the following types of insurance:

18 (1) Individual health insurance.

19 (2) Small group health insurance.

20 (3) Large group health insurance.

21 (4) The medical assistance program under chapter 249A.

22 (5) The healthy and well kids in Iowa (hawk-i) program under
23 chapter 514I.

24 2. The study committee shall have no more than fifteen
25 members and shall be composed of the following members:

26 a. Two members of the senate, one to be appointed by the
27 president of the senate and one to be appointed by the minority
28 leader of the senate.

29 b. Two members of the house of representatives, one to be
30 appointed by the speaker of the house of representatives and
31 one to be appointed by the minority leader of the house of
32 representatives.

33 c. The director of the insurance division of the department
34 of commerce, or the director's designee.

35 d. The director of the department of human services, or the

1 director's designee.

2 e. The consumer advocate of the consumer advocate bureau of
3 the insurance division of the department of commerce, or the
4 consumer advocate's designee.

5 f. At least one representative from each of the following:

6 (1) One or more trade organizations based in Iowa whose
7 membership is comprised of independent insurance agents that
8 sell health insurance.

9 (2) One or more health insurance trade organizations
10 based in Iowa whose membership is comprised of companies or
11 individuals engaged in the business of health insurance.

12 3. The study committee shall submit a report with its
13 findings to the general assembly no later than December 31,
14 2021. The report shall not directly or indirectly disclose any
15 of the following:

16 a. The identity of a specific health carrier.

17 b. The identity of a specific contract, policy, plan, or
18 agreement that provides for third-party payment or prepayment
19 of health or medical expenses.>

20 2. By renumbering as necessary.

LUNDGREN of Dubuque