



STATE OF IOWA
KIM REYNOLDS
GOVERNOR

May 15, 2026

The Honorable Paul Pate
Secretary of State of Iowa
State Capitol
Des Moines, Iowa 50319

Dear Mr. Secretary,

I hereby transmit:

House File 2185, an Act relating to cost sharing for health savings accounts and qualified high-deductible health plans

The above House File is hereby approved on this date.

Sincerely,

Kim Reynolds
Governor of Iowa

cc: Secretary of the Senate
Clerk of the House



House File 2185

AN ACT
RELATING TO COST SHARING FOR HEALTH SAVINGS ACCOUNTS AND
QUALIFIED HIGH-DEDUCTIBLE HEALTH PLANS.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:


Section 1. NEW SECTION. 509.3B Health savings accounts and qualified high-deductible health plans — cost sharing.

If a copayment, coinsurance, or deductible paid as cost sharing by an enrollee under this chapter may result in the enrollee becoming ineligible for a health savings account associated with the enrollee's qualified high-deductible health plan under section 223 of the Internal Revenue Code, the cost sharing shall apply only to the enrollee's qualified high-deductible health plan after the enrollee satisfies the enrollee's minimum deductible, except for items or services determined to be preventive care under section 223(c)(2)(C) of the Internal Revenue Code.

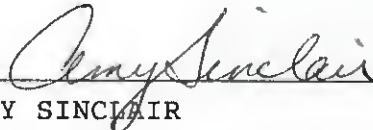
Sec. 2. NEW SECTION. 514A.3C Health savings accounts and qualified high-deductible health plans — cost sharing.

If a copayment, coinsurance, or deductible paid as cost sharing by an enrollee under this chapter may result in the enrollee becoming ineligible for a health savings account associated with the enrollee's qualified high-deductible health plan under section 223 of the Internal Revenue Code, the cost sharing shall apply only to the enrollee's qualified

high-deductible health plan after the enrollee satisfies the enrollee's minimum deductible, except for items or services determined to be preventive care under section 223(c)(2)(C) of the Internal Revenue Code.

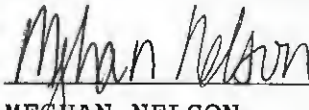


PAT GRASSLEY
Speaker of the House



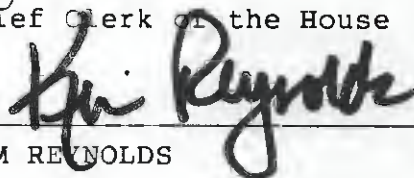
AMY SINCLAIR
President of the Senate

I hereby certify that this bill originated in the House and is known as House File 2185, Ninety-first General Assembly.



MEGHAN NELSON
Chief Clerk of the House

Approved May 15th, 2026



KIM REYNOLDS
Governor