

Reprinted

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HOUSE FILE 2158

BY DODERER, BROWN, NEUHAUSER,
AND HAMMOND

Commerce

Amended (S. 206) by Be. P. 3/6/92

Passed House, Date 5/11/92 (p. 531) Passed Senate, Date 4/8/92 (P. 1288)
Vote: Ayes 98 Nays 0 Vote: Ayes 49 Nays 0
Approved April 22, 1992

A BILL FOR

1 An Act relating to group accident and sickness insurance, group
2 nonprofit health service plans, and prepaid group plans of
3 health maintenance organizations by mandating inclusion of
4 newborn infant coverage for treatment, including routine well-
5 baby care, under certain circumstances.

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

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HF 2158

1 Section 1. NEW SECTION. 514C.7 MANDATORY SUPPLEMENTAL
2 COVERAGE FOR NEWBORN INFANT.

3 1. Notwithstanding section 514C.6, a policy of group
4 accident and sickness insurance providing coverage on an
5 expense-incurred basis issued pursuant to chapter 509, a group
6 nonprofit hospital or medical service contract issued pursuant
7 to chapter 514, or a prepaid group plan of a health
8 maintenance organization provided pursuant to chapter 514B,
9 which provides pregnancy-related coverage for a family member
10 of the insured, subscriber, or enrollee, shall also provide
11 that health benefits shall be payable, to the same extent that
12 benefits are provided for other pregnancy-related procedures,
13 for the diagnosis and treatment of medical conditions of a
14 newborn infant and shall not exclude benefits for routine
15 well-baby care until six months after birth. Coverage shall
16 continue beyond six months for congenital defects, injuries,
17 or illnesses discovered prior to the expiration of the six-
18 month period, for as long as expenses from the defect, injury,
19 or illness are incurred.

20 2. This section applies to policies, contracts, or plans
21 delivered or issued for delivery on or after July 1, 1992, and
22 to existing policies, contracts, or plans on their next
23 anniversary or renewal date, or upon expiration of the
24 applicable collective bargaining contract, if any, whichever
25 is later. This section does not apply to policyholders,
26 subscribers, or enrollees eligible for coverage under Title
27 XVIII of the federal Social Security Act or any other similar
28 coverage under a state or federal governmental plan.

29 EXPLANATION

30 This bill mandates the provision or inclusion of coverage
31 for treatment of newborn infants, including routine well-baby
32 care for up to six months, by group accident and sickness
33 policies, group nonprofit health service plans, and health
34 maintenance organization prepaid group plans when they would
35 otherwise provide coverage for pregnancy or childbirth.

HOUSE FILE 2158

H-5206

1 Amend House File 2158 as follows:

2 1. By striking everything after the enacting
3 clause and inserting the following:

4 "Section 1. NEW SECTION. 514H.7A COMMISSIONER'S
5 AUTHORITY.

6 1. Upon the commissioner's determination under
7 section 514H.7, subsection 1, paragraph "b", to
8 include well-baby care in basic benefit coverage
9 policies, the commissioner shall do all of the
10 following:

11 a. With all due diligence adopt by rule
12 requirements for the general provision of coverage for
13 benefits for routine well-baby care.

14 b. Adopt by rule the time period, as determined by
15 the commissioner to be appropriate, for which well-
16 baby care shall be provided.

17 c. Apply the requirement for coverage to all
18 appropriate entities providing group or employee
19 health care benefits under the jurisdiction of the
20 commissioner.

21 2. In determining the requirements under
22 subsection 1 the commissioner shall consider all of
23 the following:

24 a. The costs versus corresponding benefits of such
25 coverage.

26 b. Normally anticipated health problems and
27 recommended routine preventive care.

28 c. Continuity of coverage for any congenital
29 defects and birth abnormalities, injuries, or illnesses
30 arising within the well-baby coverage period."

By COMMITTEE ON COMMERCE

HANSEN of Woodbury, Chairperson

H-5206 FILED MARCH 6, 1992

Adopted 3/11 (-p. 531)

1 Coverage continues beyond six months for congenital defects,
2 injuries, or illnesses discovered prior to the expiration of
3 the six-month period of mandated coverage.

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Sen. Committee 3/16/92, No Pass 3/25

HOUSE FILE 2158
BY DODERER, BROWN, NEUHAUSER,
AND HAMMOND

(As Amended and Passed by the House March 11, 1992)

Passed House, Date 3/11/92 (p. 531) Passed Senate, Date 4/8/92 (p. 1288)
Vote: Ayes 98 Nays 0 Vote: Ayes 49 Nays 0
Approved April 22, 1992 (p. 1746)

A BILL FOR

1 An Act relating to group accident and sickness insurance, group
2 nonprofit health service plans, and prepaid group plans of
3 health maintenance organizations by mandating inclusion of
4 newborn infant coverage for treatment, including routine well-
5 baby care, under certain circumstances.

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

All New Language by the House

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1 Section 1. NEW SECTION. 514H.7A COMMISSIONER'S
2 AUTHORITY.

3 1. Upon the commissioner's determination under section
4 514H.7, subsection 1, paragraph "b", to include well-baby care
5 in basic benefit coverage policies, the commissioner shall do
6 all of the following:

7 a. With all due diligence adopt by rule requirements for
8 the general provision of coverage for benefits for routine
9 well-baby care.

10 b. Adopt by rule the time period, as determined by the
11 commissioner to be appropriate, for which well-baby care shall
12 be provided.

13 c. Apply the requirement for coverage to all appropriate
14 entities providing group or employee health care benefits
15 under the jurisdiction of the commissioner.

16 2. In determining the requirements under subsection 1 the
17 commissioner shall consider all of the following:

18 a. The costs versus corresponding benefits of such
19 coverage.

20 b. Normally anticipated health problems and recommended
21 routine preventive care.

22 c. Continuity of coverage for any congenital defects and
23 birth abnormalities, injuries, or illnesses arising within the
24 well-baby coverage period.

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HOUSE FILE 2158

AN ACT

RELATING TO GROUP ACCIDENT AND SICKNESS INSURANCE, GROUP NON-PROFIT HEALTH SERVICE PLANS, AND PREPAID GROUP PLANS OF HEALTH MAINTENANCE ORGANIZATIONS BY MANDATING INCLUSION OF NEWBORN INFANT COVERAGE FOR TREATMENT, INCLUDING ROUTINE WELL-BABY CARE, UNDER CERTAIN CIRCUMSTANCES.

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

Section 1. NEW SECTION. 514B.7A COMMISSIONER'S AUTHORITY.

1. Upon the commissioner's determination under section 514B.7, subsection 1, paragraph "d", to include well-baby care in basic benefit coverage policies, the commissioner shall do all of the following:

- a. With all due diligence adopt by rule requirements for the general provision of coverage for benefits for routine well-baby care.
- b. Adopt by rule the time period, as determined by the commissioner to be appropriate, for which well-baby care shall be provided.

c. Apply the requirement for coverage to all appropriate entities providing group or employee health care benefits under the jurisdiction of the commissioner.

2. In determining the requirements under subsection 1 the commissioner shall consider all of the following:

- a. The costs versus corresponding benefits of such coverage.
- b. Normally anticipated health problems and recommended routine preventive care.

c. Continuity of coverage for any congenital defects and birth abnormalities, injuries, or illnesses arising within the well-baby coverage period.

ROBERT C. ARNOULD
Speaker of the House

MICHAEL E. GRONSTAD
President of the Senate

I hereby certify that this bill originated in the House and is known as House File 2158, Seventy-fourth General Assembly.

JOSEPH O'HERN
Chief Clerk of the House

Approved *Cepic 22* 1992

TERRY E. BRANSTAD
Governor