

FEB 22 1995
HUMAN RESOURCES

HOUSE FILE 204
BY BODDICKER

Passed House, Date _____ Passed Senate, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act relating to benefits payable under certain policies or
2 contracts providing for third-party payment or prepayment for
3 diagnostic or surgical procedures involving a bone or joint of
4 the skeletal structure.

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

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HF 204

1 Section 1. NEW SECTION. 514C.8 DIAGNOSTIC OR SURGICAL
2 PROCEDURE INVOLVING BONE OR JOINT OF SKELETAL STRUCTURE.

3 1. Notwithstanding the uniformity of treatment
4 requirements of section 514C.6, a policy or contract providing
5 for third-party payment or prepayment of health or medical
6 expenses for any diagnostic or surgical procedure involving a
7 bone or joint of the skeletal structure shall not exclude or
8 deny coverage for the same diagnostic or surgical procedure,
9 excluding intraoral prosthetic devices, involving any other
10 bone or joint of the face, neck, or head, if under the
11 accepted standards of the profession of the provider rendering
12 the service, the procedure is medically necessary to treat a
13 condition caused by congenital deformity, disease, or injury.

14 2. This section applies to the following classes of third-
15 party payment provider contracts or policies delivered, issued
16 for delivery, continued, or renewed in this state on or after
17 July 1, 1995:

18 a. Individual or group accident and sickness insurance
19 providing coverage on an expense-incurred basis.

20 b. An individual or group hospital or medical service
21 contract issued pursuant to chapter 509, 514, or 514A.

22 c. An individual or group health maintenance organization
23 contract regulated under chapter 514B.

24 d. An individual or group Medicare supplemental policy,
25 unless coverage pursuant to such policy is preempted by
26 federal law.

27 3. This section shall not be construed to affect any other
28 coverage required under such policies or contracts, or to
29 restrict the scope of coverage under any such policies or
30 contracts. This section shall not be construed to encourage
31 surgical procedures over appropriate nonsurgical procedures,
32 or to prohibit the continued coverage of nonsurgical
33 procedures in the treatment of a bone or joint of the face,
34 neck, or head.

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EXPLANATION

1 This bill provides that a policy or contract providing for
2 third-party payment or prepayment of health or medical
3 expenses for any diagnostic or surgical procedure involving a
4 bone or joint of the skeletal structure shall not exclude or
5 deny coverage for the same diagnostic or surgical procedure,
6 excluding intraoral prosthetic devices, involving any other
7 bone or joint of the face, neck, or head, if under the
8 accepted standards of the profession of the provider rendering
9 the service, the procedure is medically necessary to treat a
10 condition caused by congenital deformity, disease, or injury.

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