

FEB 10 1997
COMMERCE AND REGULATION

HOUSE FILE 184
BY DODERER and KREIMAN

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

A BILL FOR

1 An Act prohibiting certain restrictions and limitations in a
2 contract between a provider of health care services and an
3 insurer.

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

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HF 184

1 Section 1. NEW SECTION. 514C.13 PROVIDERS OF HEALTH CARE
2 SERVICES -- CONTRACT -- PROHIBITION.

3 1. A contract between a provider of health care services
4 and an insurer shall not restrict the provider's discussions
5 with a covered individual and shall not prohibit a provider
6 from providing any information to a covered individual
7 relating to the contract between the insurer and the provider
8 or relating to the services or benefits to which a covered
9 individual may be entitled. Areas of discussion or provision
10 of information which shall not be restricted or prohibited
11 include, but are not limited to, treatment options, payment
12 policies, and terms and conditions of the contract between the
13 insurer and the provider. Additionally, the contract shall
14 not require that a provider support the insurer's philosophy
15 or concepts regarding the provision of health care services
16 and shall not prohibit the provider from expressing the
17 provider's opinion of the insurer. The commissioner of
18 insurance or director of public health shall apply appropriate
19 licensure sanctions to any insurer in violation of this
20 section.

21 2. For the purposes of this section:

22 a. "Health care services" means services included in the
23 furnishing to any individual of medical or dental care, or
24 hospitalization, or incident to the furnishing of such care or
25 hospitalization, as well as the furnishing to any person of
26 all other services for the purposes of preventing,
27 alleviating, curing, or healing human illness, injury, or
28 physical disability.

29 b. "Insurer" means a person who provides an individual or
30 group policy of accident or health insurance or individual or
31 group hospital or health care service contract issued pursuant
32 to chapter 509, 509A, 514, or 514A, an individual or group
33 health maintenance organization contract issued and regulated
34 under chapter 514B, an individual or group preferred provider
35 organization contract issued and regulated under chapter 514F,

1 or a contract of an individual or group organized delivery
2 system licensed by the director of public health under chapter
3 513C covering individuals for health care services.

4 EXPLANATION

5 This bill prohibits an insurer in the contract between the
6 provider of health care services and the insurer from
7 restricting discussions between the provider and a covered
8 individual and from prohibiting the provision of information
9 to a covered individual relating to the contract or relating
10 to the services or benefits to which a covered individual may
11 be entitled. Additionally, the bill prohibits the contract
12 from requiring a provider's support of the philosophy or
13 concepts of the insurer and prohibits the provider from
14 expressing the provider's opinion of the insurer. Licensure
15 sanctions could be applied to violations of the bill.

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