

FEB 10 1997
COMMERCE AND REGULATION

HOUSE FILE 187
BY DODERER

(COMPANION TO LSB 1157SS
BY GRONSTAL)

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

A BILL FOR

1 An Act requiring, for purposes of ratemaking, the allocation of
2 pregnancy-related health expenses equally among female and
3 male policyholders, subscribers, or enrollees of individual
4 third-party payor medical expense contracts.

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

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HF 187

1 Section 1. NEW SECTION. 514C.13 ALLOCATION OF PREGNANCY-
2 RELATED EXPENSES AMONG INSURED OR COVERED INDIVIDUALS.

3 1. A third-party payor offering a policy or contract
4 providing for third-party payment or prepayment of health or
5 medical expenses on an individual or nongroup basis shall, for
6 ratemaking purposes, allocate maternity, pregnancy, and
7 childbirth-related expenses equally between female and male
8 subscribers, policyholders, or enrollees of all such policies
9 and contracts, regardless if a class of policy or contract
10 purports to exclude coverage for such benefits for a male, or
11 if policies or contracts written for females are materially
12 different from those written for males. A contract or policy
13 for Medicare supplemental benefits may exclude expenses
14 related to maternity, pregnancy, and childbirth for both males
15 and females, and a Medicare supplemental policy shall not have
16 such expenses allocated against it.

17 2. For purposes of this section, "third-party payor"
18 includes, but is not limited to, the following:

19 a. A person offering individual accident and sickness
20 coverage on an expense-incurred basis.

21 b. A person offering an individual hospital or medical
22 service contract issued pursuant to chapter 514.

23 c. A person offering an individual health maintenance
24 organization contract regulated under chapter 514B.

25 EXPLANATION

26 This bill would require that expenses related to maternity,
27 pregnancy, and childbirth paid by a third-party payor be
28 allocated equally to individual or nongroup female and male
29 policyholders, subscribers, or enrollees for purposes of
30 ratemaking. Medicare supplemental policies are permitted to
31 exclude such benefits from the scope of coverage and shall not
32 have maternity, pregnancy, and childbirth expenses allocated
33 against them.

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