

MAR 6 1997

COMMERCE AND REGULATION

HOUSE FILE 478  
BY SCHRADER

Passed House, Date \_\_\_\_\_ Passed Senate, Date \_\_\_\_\_  
Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_ Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_  
Approved \_\_\_\_\_

**A BILL FOR**

1 An Act providing coverage for certain emergency medical expenses  
2 under a policy or contract providing for third-party payment  
3 or prepayment of health or medical expenses.

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

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HF 478

1 Section 1. NEW SECTION. 514C.13 EMERGENCY MEDICAL  
2 SERVICE COVERAGE.

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 shall provide coverage benefits to an insured or  
7 enrollee for covered services received by the insured or  
8 enrollee on an emergency basis outside of the third-party  
9 payor's established service area.

10 2. This section applies to the following classes of third-  
11 party payment provider contracts or policies delivered, issued  
12 for delivery, continued, or renewed in this state on or after  
13 July 1, 1997:

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

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

18 c. An individual or group health maintenance organization  
19 contract regulated under chapter 514B.

20 d. An individual or group Medicare supplemental policy,  
21 unless coverage pursuant to such policy is preempted by  
22 federal law.

23 e. An organized delivery system licensed by the director  
24 of public health.

25 3. For purposes of this section, "established service  
26 area" means as defined in section 513C.3.

27 EXPLANATION

28 This bill provides that a third-party payor of health or  
29 medical expenses shall provide coverage benefits to an insured  
30 or enrollee for covered services received by the insured or  
31 enrollee on an emergency basis outside of the third-party  
32 payor's established service area. This bill provides that the  
33 section applies to the third-party payor contracts or policies  
34 delivered, issued for delivery, continued, or renewed in this  
35 state on or after July 1, 1997, by an individual or group

1 accident and sickness insurance providing coverage on an  
2 expense-incurred basis; an individual or group hospital or  
3 medical service contract issued pursuant to chapter 509, 514,  
4 or 514A; an individual or group health maintenance  
5 organization contract regulated under chapter 514B; an  
6 individual or group Medicare supplemental policy, unless  
7 coverage pursuant to such policy is preempted by federal law;  
8 and an organized delivery system licensed by the director of  
9 public health.

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