

MAR 10 1997
COMMERCE AND REGULATION

HOUSE FILE 526
BY BLODGETT

(COMPANION TO LSB 2476SS BY
SZYMONIAK)

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

A BILL FOR

1 An Act providing coverage for certain dental-related 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 526

1 Section 1. NEW SECTION. 514C.13 DENTAL CARE TREATMENT
2 ANESTHESIA COVERAGE.

3 1. a. 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 for anesthesia and
7 hospital charges associated with dental care provided to a
8 covered insured or enrollee who is one of the following:

9 (1) A child under the age of five.

10 (2) A severely disabled person.

11 (3) A person who has a medical condition which requires
12 hospitalization or general anesthesia for dental care
13 treatment.

14 A third-party payor shall not require prior authorization
15 of hospitalization for dental care procedures which is
16 different than that required for hospitalization for other
17 covered diseases and conditions.

18 b. Notwithstanding the uniformity of treatment
19 requirements of section 514C.6, a policy or contract providing
20 for third-party payment or prepayment of health or medical
21 expenses shall provide coverage benefits for general
22 anesthesia and treatment provided by a dentist for a medical
23 condition covered by a policy or contract, regardless of
24 whether such services are provided in a hospital or dental
25 office.

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

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

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

34 c. An individual or group health maintenance organization
35 contract regulated under chapter 514B.

1 d. An individual or group Medicare supplemental policy,
2 unless coverage pursuant to such policy is preempted by
3 federal law.

4 e. An organized delivery system licensed by the director
5 of public health.

6 EXPLANATION

7 This bill provides that a third-party payor of health or
8 medical expenses shall provide coverage benefits to an insured
9 or enrollee for anesthesia and hospital charges associated
10 with dental care services received by an insured or enrollee
11 who is a child under the age of five, a severely disabled
12 person, a person who has a medical condition which requires
13 hospitalization or general anesthesia for dental care
14 treatment. The bill also provides that such contracts must
15 provide coverage benefits for general anesthesia and treatment
16 provided by a dentist for a medical condition covered by a
17 policy or contract, regardless of whether such services are
18 provided in a hospital or dental office.

19 This bill provides that the section applies to third-party
20 payor contracts or policies delivered, issued for delivery,
21 continued, or renewed in this state on or after July 1, 1997,
22 by an individual or group accident and sickness insurance
23 providing coverage on an expense-incurred basis; an individual
24 or group hospital or medical service contract issued pursuant
25 to chapter 509, 514, or 514A; an individual or group health
26 maintenance organization contract regulated under chapter
27 514B; an individual or group Medicare supplemental policy,
28 unless coverage pursuant to such policy is preempted by
29 federal law; and an organized delivery system licensed by the
30 director of public health.

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