

3-6-97 Commerce

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SENATE FILE 326  
BY SZYMONIAK

(COMPANION TO LSB 2476HH BY  
BLODGETT)

Passed Senate, Date \_\_\_\_\_ Passed House, 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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S.F. 326

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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