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SENATE FILE 2034

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

A BILL FOR

1 An Act relating to individual and group accident and sickness
2 insurance, nonprofit health service plans, health maintenance
3 organizations, and Medicare supplemental insurance policies,
4 by mandating coverage for anesthesia and certain hospital
5 charges associated with the provision of dental care services.
6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

SF 2034
COMMERCE

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1 Section 1. NEW SECTION. 514C.19 MANDATED COVERAGE FOR
2 DENTAL CARE -- ANESTHESIA AND CERTAIN HOSPITAL CHARGES.

3 1. Notwithstanding section 514C.6, a policy or contract
4 providing for third-party payment or prepayment of health or
5 medical expenses shall provide coverage for anesthesia and
6 hospital charges related to the provision of dental care
7 services provided to any of the following covered individuals:

8 a. A child under five years of age.

9 b. An individual who is severely disabled.

10 c. An individual who has a medical condition that requires
11 hospitalization or general anesthesia for delivery of the
12 dental care services.

13 2. A policy or contract providing for third-party payment
14 or prepayment of health or medical expenses shall provide
15 coverage for general anesthesia and treatment rendered by a
16 dentist for conditions covered under such policy or contract,
17 whether the services are provided in a hospital or a dental
18 office.

19 3. Prior authorization of hospitalization for dental care
20 procedures may be required in the same manner that prior
21 authorization is required for hospitalization for other
22 coverage under the contract or policy.

23 4. This section applies to the following contracts or
24 policies delivered, issued for delivery, continued, or renewed
25 in this state on or after July 1, 2000:

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

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

30 c. An individual or group health maintenance organization
31 contract regulated under chapter 514B.

32 d. An individual or group Medicare supplemental policy,
33 unless coverage pursuant to such policy is preempted by
34 federal law.

35 e. An organized delivery system licensed by the director

1 of public health.

2 EXPLANATION

3 This bill requires that a policy or contract providing for
4 third-party payment or prepayment of health or medical
5 expenses shall provide coverage for anesthesia and hospital
6 charges related to the provision of dental care services
7 provided to a child under five years of age; an individual who
8 is severely disabled; and an individual who has a medical
9 condition that requires hospitalization or general anesthesia
10 for the dental care services.

11 The bill requires that such policy or contract shall
12 provide coverage for general anesthesia and treatment rendered
13 by a dentist for conditions covered under such policy or
14 contract, whether the services are provided in a hospital or a
15 dental office.

16 The bill provides that prior authorization of
17 hospitalization for dental care procedures may be required in
18 the same manner that prior authorization is required for
19 hospitalization for other coverage under the contract or
20 policy.

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