

Hansen  
King  
Redwine

SSB-1164  
Commerce  
Succeeded By  
SE/HF 409

SENATE/HOUSE FILE  
BY (PROPOSED GOVERNOR'S BILL)

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

A BILL FOR

1 An Act relating to the preexisting condition provisions under a  
2 small group health coverage or individual health insurance  
3 benefit plan.

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

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1 Section 1. Section 513B.10, subsection 4, paragraph a,  
2 subparagraph (2), Code 1999, is amended to read as follows:  
3 (2) The exclusion extends for a period of not more than  
4 ~~twelve~~ six months, or ~~eighteen~~ twelve months in the case of a  
5 late enrollee, after the enrollment date.

6 Sec. 2. Section 513B.10, subsection 4, paragraph d, Code  
7 1999, is amended to read as follows:

8 d. Health insurance coverage may exclude coverage for late  
9 enrollees for preexisting conditions for a period not to  
10 exceed ~~eighteen~~ twelve months.

11 Sec. 3. Section 513C.7, subsection 4, paragraph a, Code  
12 1999, is amended to read as follows:

13 a. The individual basic or standard health benefit plan  
14 shall not deny, exclude, or limit benefits for a covered  
15 individual for losses incurred more than ~~twelve~~ six months  
16 following the effective date of the individual's coverage due  
17 to a preexisting condition. A preexisting condition shall not  
18 be defined more restrictively than any of the following:

19 (1) A condition that would cause an ordinarily prudent  
20 person to seek medical advice, diagnosis, care, or treatment  
21 during the ~~twelve~~ six months immediately preceding the  
22 effective date of coverage.

23 (2) A condition for which medical advice, diagnosis, care,  
24 or treatment was recommended or received during the ~~twelve~~ six  
25 months immediately preceding the effective date of coverage.

26 (3) A pregnancy existing on the effective date of  
27 coverage.

28 EXPLANATION

29 This bill reduces to six months the period for exclusion,  
30 limitation, or denial of benefits or coverage and from 18  
31 months to 12 months the period of exclusion, limitation, or  
32 denial of benefits or coverage for late enrollees by a small  
33 group health or individual health insurance carrier based upon  
34 a preexisting condition.

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3/31/99 Referred from Calendar to Commerce

FILED MAR 11 1999

SENATE FILE

409

BY COMMITTEE ON COMMERCE

(SUCCESSOR TO SSB 1164)

Passed Senate, Date \_\_\_\_\_ Passed House, Date \_\_\_\_\_

Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_ Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_

Approved \_\_\_\_\_

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SF 409

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