

Senate Study Bill 1164

Bill Text

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1 1 Section 1. Section [513B.10](#), subsection 4, paragraph a,
1 2 subparagraph (2), Code 1999, is amended to read as follows:
1 3 (2) The exclusion extends for a period of not more than
1 4

~~twelve~~
- six months, or

~~eighteen~~
- twelve months in the case of a
1 5 late enrollee, after the enrollment date.
1 6 Sec. 2. Section [513B.10](#), subsection 4, paragraph d, Code
1 7 1999, is amended to read as follows:
1 8 d. Health insurance coverage may exclude coverage for late
1 9 enrollees for preexisting conditions for a period not to
1 10 exceed

~~eighteen~~
- twelve months.
1 11 Sec. 3. Section [513C.7](#), subsection 4, paragraph a, Code
1 12 1999, is amended to read as follows:
1 13 a. The individual basic or standard health benefit plan
1 14 shall not deny, exclude, or limit benefits for a covered
1 15 individual for losses incurred more than

~~twelve~~
- six months
1 16 following the effective date of the individual's coverage due
1 17 to a preexisting condition. A preexisting condition shall not
1 18 be defined more restrictively than any of the following:
1 19 (1) A condition that would cause an ordinarily prudent
1 20 person to seek medical advice, diagnosis, care, or treatment
1 21 during the

~~twelve~~
- six months immediately preceding the
1 22 effective date of coverage.
1 23 (2) A condition for which medical advice, diagnosis, care,
1 24 or treatment was recommended or received during the

~~twelve~~
- six
1 25 months immediately preceding the effective date of coverage.
1 26 (3) A pregnancy existing on the effective date of
1 27 coverage.

1 28 EXPLANATION
1 29 This bill reduces to six months the period for exclusion,
1 30 limitation, or denial of benefits or coverage and from 18
1 31 months to 12 months the period of exclusion, limitation, or
1 32 denial of benefits or coverage for late enrollees by a small
1 33 group health or individual health insurance carrier based upon
1 34 a preexisting condition.
1 35 LSB 2548XL 78
2 1 pf/sc/14.1

