

MAR 16 2001  
COMMERCE AND REGULATION

HOUSE FILE 634  
BY PETERSEN

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

**A BILL FOR**

1 An Act prohibiting denial of disability insurance for treatment  
2 for depression due to menopause, postpartum depression, and  
3 pregnancy.

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

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HF 634

1 Section 1. NEW SECTION. 514D.3A DISABILITY INSURANCE --  
2 LIMITATIONS ON DENIAL OF COVERAGE.

3 Disability insurance coverage may not be denied on the  
4 basis of treatment within the previous five years for  
5 depression caused in whole or in part by hormonal changes  
6 during a prepartum, postpartum, or menopausal time period.  
7 However, in circumstances where an applicant has been treated  
8 for such depression, an insurer may require a waiver of  
9 coverage for disability due to depression for a period of time  
10 not to exceed five years after the date of coverage.

11 EXPLANATION

12 This bill prohibits an insurer from completely denying  
13 disability insurance coverage on the basis of treatment within  
14 the previous five years for depression due to pregnancy,  
15 postpartum depression, or menopause. The insurer may,  
16 however, in such circumstances, require a waiver of coverage  
17 for disability due to depression for a period of time not to  
18 exceed five years from the date of coverage.

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