

FEB 10 2004
COMMERCE, REGULATION & LABOR

HOUSE FILE 2204
BY EICHHORN

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

A BILL FOR

1 An Act relating to a moratorium on new mandated health or medical
2 expense benefits coverage.

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

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HF 2204

1 Section 1. NEW SECTION. 514C.21 MORATORIUM ON MANDATED
2 HEALTH OR MEDICAL EXPENSE COVERAGES.

3 1. A policy or contract providing for third-party payment
4 or prepayment of health or medical expenses shall not be
5 required to include coverage for specific health or medical
6 expense benefits other than those required under Code 2003 or
7 Code Supplement 2003, or pursuant to other provision of law in
8 effect on June 30, 2004.

9 2. This section shall not be construed to prohibit any
10 policy or contract providing for third-party payment or
11 prepayment of health or medical expenses from including
12 expanded coverage for specific health or medical expense
13 benefits in addition to the coverage that is required by law
14 or to prohibit an individual or employer from electing to
15 receive expanded coverage in addition to the coverage that is
16 required by law.

17 3. This section shall not be construed to require a
18 purchaser of a policy or contract providing for third-party
19 payment or prepayment of health or medical expenses to
20 purchase a health benefit plan that contains coverage for all
21 specific health or medical expense benefits required by law.

22 4. A policy or contract providing for third-party payment
23 or prepayment of health or medical expenses shall not require,
24 as a condition of the sale of the policy or contract, that the
25 purchaser choose coverage that does not include coverage for
26 all specific health or medical expense benefits required by
27 law.

28 5. This section applies to any policy or contract
29 providing for third-party payment or prepayment of health or
30 medical expenses that is delivered, issued for delivery,
31 continued, or renewed in this state on or after July 1, 2004.

32 EXPLANATION

33 This bill creates a moratorium on new mandated health or
34 medical expense benefits coverage. The bill provides that a
35 policy or contract providing for third-party payment or

1 prepayment of health or medical expenses shall not be required
2 to include coverage for specific health or medical expense
3 benefits other than those required under Code 2003 or Code
4 Supplement 2003, or pursuant to other provision of law in
5 effect on June 30, 2004.

6 The bill provides that the bill shall not be construed to
7 prohibit any such policy or contract from including expanded
8 coverage beyond what is mandated by law or to prohibit an
9 individual or employer from electing to receive such expanded
10 coverage.

11 The bill also provides that its provisions shall not be
12 construed to require a purchaser of such a policy or contract
13 to purchase a health benefit plan that includes coverage for
14 all specific health or medical expense benefits required by
15 law.

16 The bill also provides that such a policy or contract shall
17 not require, as a condition of the sale of the policy or
18 contract, that the purchaser choose coverage that does not
19 include all coverage that is specifically mandated by law.

20 The bill provides that its provisions apply to any such
21 policy or contract that is delivered, issued for delivery,
22 continued, or renewed in this state on or after July 1, 2004.

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