

FEB 17 2004

COMMERCE, REGULATION & LABOR

HOUSE FILE 2284
BY EICHHORN

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

A BILL FOR

1 An Act relating to the issuance of policies for health or medical
2 expense coverages that do not include mandated coverages.
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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HF 2284

1 Section 1. NEW SECTION. 514C.6A EXCLUSION OF MANDATED
2 COVERAGE ALLOWED.

3 1. A person that issues a policy or contract providing for
4 third-party payment or prepayment of health or medical
5 expenses may offer at least one policy or contract providing
6 for third-party payment or prepayment of health or medical
7 expenses that does not include coverage for specific mandated
8 health or medical expense benefits otherwise required under
9 this chapter. Such a policy or contract that does not include
10 coverage for specific mandated health or medical expense
11 benefits shall include a statement specifying what mandated
12 benefits are not included in the policy or contract.

13 2. For the purposes of this section, third-party payment
14 or prepayment of health or medical expenses includes an
15 individual or group policy of accident or health insurance or
16 an individual or group hospital or health care service
17 contract issued pursuant to chapter 509, 514, or 514A; an
18 individual or group health maintenance organization contract
19 issued and regulated under chapter 514B; an organized delivery
20 system contract regulated under rules adopted by the director
21 of public health; or a preferred provider organization
22 contract regulated pursuant to chapter 514F.

23 3. This section applies to a policy or contract providing
24 for third-party payment or prepayment of health or medical
25 expenses that does not include coverage for specific mandated
26 health or medical expense benefits otherwise required under
27 this chapter that is delivered, issued for delivery,
28 continued, or renewed in this state on or after July 1, 2004.

29 EXPLANATION

30 This bill provides that a person that issues a policy or
31 contract providing for third-party payment or prepayment of
32 health or medical expenses may offer at least one such policy
33 or contract that does not include coverage for specific
34 mandated health or medical expense benefits otherwise required
35 by Code chapter 514C. The bill requires such a policy or

1 contract to include a statement specifying what mandated
2 benefits are not included in the policy or contract.

3 The bill provides that for the purposes of the bill, third-
4 party payment or prepayment of health or medical expenses
5 includes an individual or group policy of accident or health
6 insurance or an individual or group hospital or health service
7 contract issued pursuant to Code chapter 509, 514, or 514A; an
8 individual or group health maintenance organization contract
9 issued and regulated under Code chapter 514B; an organized
10 delivery system contract regulated under rules adopted by the
11 director of public health; or a preferred provider
12 organization contract regulated pursuant to Code chapter 514F.

13 The bill applies to such a policy or contract that is
14 delivered, issued for delivery, continued, or renewed in this
15 state on or after July 1, 2004.

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