Senate File 508 - Introduced

SENATE FILE BY COMMITTEE ON COMMERCE (SUCCESSOR TO SSB 1076) Passed Senate, Date _____ Passed House, Date _____ Vote: Ayes _____ Nays ____ Nays ____ A BILL FOR 1 An Act requiring health care benefit coverage for certain 2 prosthetic devices and providing an applicability date. 3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA: 4 TLSB 1942SV 82 5 av/gg/14 PAG LIN Section 1. NEW SECTION. 514C.23 COVERAGE FOR PROSTHETIC 2 DEVICES. 1. Notwithstanding the uniformity of treatment 4 requirements of section 514C.6, a policy or contract providing 5 for third=party payment or prepayment of health or medical 6 expenses shall provide coverage benefits for prosthetic 7 devices when prescribed by a physician licensed under chapter 8 148, 150, or 150A. Such coverage benefits for prosthetic 1 9 devices shall provide coverage for prosthetic devices that, at 1 10 a minimum, equals the coverage and payment for prosthetic 1 11 devices provided under federal laws for health insurance for 1 12 the aged and disabled pursuant to 42 U.S.C. } 1395k, 13951, 1 13 and 1395m, and 42 C.F.R. } 414.202, 414.210, 414.228, and 1 14 410.100, as applicable. 2. a. This section applies to the following classes of 1 15 1 16 third=party payment provider contracts or policies delivered, 1 17 issued for delivery, continued, or renewed in this state on or 1 18 after July 1, 2007: 1 19 (1) Individual or group accident and sickness insurance 1 20 providing coverage on an expense=incurred basis. (2) An individual or group hospital or medical service 1 21 1 22 contract issued pursuant to chapter 509, 514, or 514A. 23 (3) An individual or group health maintenance organization 1 24 contract regulated under chapter 514B. 1 25 (4) A plan established pursuant to chapter 509A for public 26 employees. 1 (5) An organized delivery system licensed by the director 1 27 1 28 of public health. 1 29 b. This section shall not apply to accident only, 30 specified disease, short=term hospital or medical, hospital 1 31 confinement indemnity, credit, dental, vision, Medicare 1 32 supplement, long=term care, basic hospital and medical= 33 surgical expense coverage as defined by the commissioner, 34 disability income insurance coverage, coverage issued as a 35 supplement to liability insurance, workers' compensation or 2 1 similar insurance, or automobile medical payment insurance. EXPLANATION This bill provides that despite the uniformity of treatment 2 4 requirements of Code section 514C.6, an individual or group

This bill provides that despite the uniformity of treatment requirements of Code section 514C.6, an individual or group policy or contract providing for third=party payments of health or medical expenses is required to provide coverage benefits for prosthetic devices that provide, at a minimum, coverage for prosthetic devices equal to the coverage that is provided for under federal laws for the aged and disabled. The bill applies to such contracts or policies delivered, issued for delivery, continued, or renewed in this state on or after July 1, 2007. Section 13 LSB 1942SV 82 14 av:rj/gg/14