

Senate Study Bill 1019

SENATE FILE _____
BY (PROPOSED COMMITTEE ON
COMMERCE BILL BY
CHAIRPERSON WARNSTADT)

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

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 1285XC 83
5 av/rj/14

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1 1 Section 1. NEW SECTION. 514C.24 COVERAGE FOR PROSTHETIC
1 2 DEVICES.
1 3 1. Notwithstanding the uniformity of treatment
1 4 requirements of section 514C.6, a policy, contract, or plan
1 5 providing for third-party payment or prepayment of health or
1 6 medical expenses shall provide coverage benefits for medically
1 7 necessary prosthetic devices when prescribed by a physician
1 8 licensed under chapter 148. Such coverage benefits for
1 9 medically necessary prosthetic devices shall provide coverage
1 10 for medically necessary prosthetic devices, as defined by the
1 11 commissioner of insurance by rule, that is consistent with at
1 12 a minimum, the coverage and payment for medically necessary
1 13 prosthetic devices provided under the most recent federal laws
1 14 for health insurance for the aged and disabled pursuant to 42
1 15 U.S.C. } 1395k, 1395i, and 1395m, and 42 C.F.R. } 410.100,
1 16 414.202, 414.210, and 414.228, as applicable. For the
1 17 purposes of this section, "prosthetic device" means an
1 18 artificial limb device to replace, in whole or in part, an arm
1 19 or leg.
1 20 2. a. This section applies to the following classes of
1 21 third-party payment provider policies, contracts, or plans
1 22 delivered, issued for delivery, continued, or renewed in this
1 23 state on or after July 1, 2009:
1 24 (1) Individual or group accident and sickness insurance
1 25 providing coverage on an expense-incurred basis.
1 26 (2) An individual or group hospital or medical service
1 27 contract issued pursuant to chapter 509, 514, or 514A.
1 28 (3) An individual or group health maintenance organization
1 29 contract regulated under chapter 514B.
1 30 (4) A plan established pursuant to chapter 509A for public
1 31 employees.
1 32 (5) An organized delivery system licensed by the director
1 33 of public health.
1 34 b. This section shall not apply to accident only,
1 35 specified disease, short-term hospital or medical, hospital
2 1 confinement indemnity, credit, dental, vision, Medicare
2 2 supplement, long-term care, basic hospital and medical=
2 3 surgical expense coverage as defined by the commissioner,
2 4 disability income insurance coverage, coverage issued as a
2 5 supplement to liability insurance, workers' compensation or
2 6 similar insurance, or automobile medical payment insurance.

EXPLANATION

2 8 This bill provides that despite the uniformity of treatment
2 9 requirements of Code section 514C.6, an individual or group
2 10 policy, contract, or plan providing for third-party payments
2 11 of health or medical expenses is required to provide coverage
2 12 benefits for medically necessary prosthetic devices, as
2 13 defined by the commissioner of insurance by rule, that is
2 14 consistent with at a minimum, coverage and payment for
2 15 medically necessary prosthetic devices that is provided for
2 16 under the most recent federal laws for health insurance for
2 17 the aged and disabled. The bill applies to such policies,
2 18 contracts, or plans delivered, issued for delivery, continued,

2 19 or renewed in this state on or after July 1, 2009.
2 20 LSB 1285XC 83
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