

House File 15 - Introduced

HOUSE FILE 15
BY PETTENGILL

A BILL FOR

1 An Act allowing the issuance of basic health care coverage that
2 does not meet certain special health and accident insurance
3 requirements, and including applicability provisions.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.6A Exemption from chapter
2 requirements.

3 Notwithstanding any other provision of this chapter, a
4 third-party payor as defined in section 514C.6 may issue a
5 basic policy, contract, or plan providing for third-party
6 payment or prepayment of health or medical expenses that does
7 not provide coverage for some or any of the special health and
8 accident insurance coverages required by this chapter or does
9 not meet some or any of the other requirements contained in
10 this chapter.

11 Sec. 2. APPLICABILITY. This Act applies to third-party
12 payment provider policies, contracts, or plans that are
13 delivered, issued for delivery, continued, or renewed in this
14 state on or after January 1, 2012.

15 EXPLANATION

16 This bill allows a third-party payor to issue a basic
17 policy, contract, or plan providing for third-party payment or
18 prepayment of health or medical expenses that does not provide
19 coverage for some or any of the special health and accident
20 insurance coverages required by Code chapter 514C or does not
21 meet some or any of the other requirements contained in this
22 chapter.

23 The bill applies to third-party payment provider policies,
24 contracts, or plans that are delivered, issued for delivery,
25 continued, or renewed in this state on or after January 1,
26 2012.

27 For the purposes of the bill, a third-party payor is an
28 accident and sickness insurer subject to Code chapter 509 or
29 514A; a nonprofit health service corporation subject to Code
30 chapter 514; a health maintenance organization subject to Code
31 chapter 514B; or any other entity engaged in the business of
32 insurance, risk transfer, or risk retention subject to the
33 jurisdiction of the commissioner of insurance.