

House File 2407 - Introduced

HOUSE FILE 2407
BY COMMITTEE ON COMMERCE

(SUCCESSOR TO HF 2105)

A BILL FOR

1 An Act requiring the commissioner of insurance to develop a
2 uniform application for use by individuals applying for
3 new health insurance coverage under individual policies or
4 contracts of accident and health insurance and providing for
5 contingent applicability.

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

1 Section 1. NEW SECTION. 514A.5A Uniform application form.

2 The commissioner shall develop, by rule, a uniform
3 application form for use by individuals applying for new health
4 insurance coverage under an individual policy or contract of
5 accident and health insurance written by an Iowa or non-Iowa
6 company or association duly licensed in this state as provided
7 in section 514A.1. The uniform application form shall be used
8 by all such companies and associations not less than six months
9 after the rules developing the form become effective under
10 chapter 17A.

11 Sec. 2. APPLICABILITY. This Act applies only if provisions
12 of the federal Patient Protection and Affordable Care Act,
13 Pub. L. No. 111-148, as amended by the federal Health Care and
14 Education Reconciliation Act of 2010, Pub. L. No. 111-152, and
15 any amendments thereto, that require a uniform application form
16 for use by individuals applying for health insurance coverage
17 are repealed or are invalidated by a decision of the United
18 States Supreme Court.

19 EXPLANATION

20 This bill requires the commissioner of insurance to develop,
21 by rule, a uniform application form for use by individuals
22 applying for new health insurance coverage under an individual
23 policy or contract of accident and health insurance written by
24 a duly licensed Iowa or non-Iowa company or association.

25 The uniform application form shall be used by all such
26 companies and associations not less than six months after rules
27 developing the form become effective under Code chapter 17A.

28 Small employer health insurance carriers have been required
29 to provide a uniform application for use by small employers
30 since 2007.

31 The provisions of the bill apply only if the uniform
32 application form requirements contained in the federal
33 Patient Protection and Affordable Care Act are repealed or are
34 invalidated by a decision of the United States Supreme Court.