

**Senate Study Bill 1116 - Introduced**

SENATE FILE \_\_\_\_\_  
BY (PROPOSED COMMITTEE ON  
HUMAN RESOURCES BILL BY  
CHAIRPERSON RAGAN)

**A BILL FOR**

1 An Act relating to third-party payment of services provided by  
2 a physical therapist.

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

1 Section 1. NEW SECTION. 514C.30 Services provided by a  
2 physical therapist.

3 1. Notwithstanding the uniformity of treatment requirements  
4 of section 514C.6, a policy, contract, or plan providing for  
5 third-party payment or prepayment of health or medical expenses  
6 shall not impose a copayment or coinsurance amount on an  
7 insured for services provided by a physical therapist licensed  
8 pursuant to chapter 148A that is greater than the copayment or  
9 coinsurance amount imposed on the insured for services provided  
10 by a person engaged in the practice of medicine and surgery  
11 or osteopathic medicine and surgery under chapter 148 for the  
12 same or a similar diagnosed condition even if a different  
13 nomenclature is used to describe the condition for which the  
14 services are provided.

15 2. This section applies to the following classes of  
16 third-party payment provider policies, contracts, or plans  
17 delivered, issued for delivery, continued, or renewed in this  
18 state on or after July 1, 2013:

19 a. Individual or group accident and sickness insurance  
20 providing coverage on an expense-incurred basis.

21 b. An individual or group hospital or medical service  
22 contract issued pursuant to chapter 509, 514, or 514A.

23 c. An individual or group health maintenance organization  
24 contract regulated under chapter 514B.

25 d. A plan established pursuant to chapter 509A for public  
26 employees.

27 e. An organized delivery system licensed by the director of  
28 public health.

29 3. This section shall not apply to accident-only,  
30 specified disease, short-term hospital or medical, hospital  
31 confinement indemnity, credit, dental, vision, Medicare  
32 supplement, long-term care, basic hospital and medical-surgical  
33 expense coverage as defined by the commissioner, disability  
34 income insurance coverage, coverage issued as a supplement  
35 to liability insurance, workers' compensation or similar

1 insurance, or automobile medical payment insurance.

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EXPLANATION

3 This bill provides that a policy, contract, or plan  
4 providing for third-party payment or prepayment of health or  
5 medical expenses shall not impose a copayment or coinsurance  
6 amount on an insured for services provided by a physical  
7 therapist that is greater than the copayment or coinsurance  
8 amount imposed on the insured for services rendered by a person  
9 engaged in the practice of medicine and surgery or osteopathic  
10 medicine and surgery for the same or a similar diagnosed  
11 condition even if a different nomenclature is used to describe  
12 the condition for which the services are provided.

13 The bill applies to specified individual and group policies,  
14 contracts, and plans that are issued for delivery, continued,  
15 or renewed in this state on or after July 1, 2013.