

Senate File 33 - Introduced

SENATE FILE 33
BY MATHIS

A BILL FOR

1 An Act relating to the use of health professionals or
2 facilities or insurance producers by life insurance
3 companies or associations to collect medical information
4 from applicants.

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

1 Section 1. NEW SECTION. 511.30 Use of health professionals
2 or facilities or insurance producers — collection of medical
3 information.

4 1. A health professional or facility that is designated
5 by a life insurance company or association doing business
6 in this state to perform examinations or tests on, or take
7 samples from, an applicant for life insurance for the purpose
8 of collecting applicable medical information concerning
9 the insurability of the applicant, shall not do any of
10 the following on behalf of the life insurance company or
11 association:

12 a. Record information on an application for insurance or
13 other insurance form except those forms that are incidental
14 to the performance of examinations or tests on, or taking
15 samples from, an applicant for the purpose of collecting
16 applicable medical information concerning the insurability of
17 the applicant for life insurance.

18 b. Sign or witness an application for insurance or other
19 insurance form except those forms that are incidental to
20 performing examinations or tests on, or taking samples from,
21 an applicant for the purpose of collecting applicable medical
22 information concerning the insurability of the applicant for
23 life insurance.

24 c. Accept insurance applications or other insurance forms,
25 or premiums or other payments from the applicant.

26 2. An insurance producer licensed under chapter 522B that
27 sells, solicits, or negotiates insurance for a life insurance
28 company or association in this state shall not perform
29 examinations or tests on, or take samples from, an applicant
30 for life insurance for the purpose of collecting medical
31 information concerning the insurability of the applicant, or
32 for any other purpose on behalf of a life insurance company.

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EXPLANATION

34 The inclusion of this explanation does not constitute agreement with
35 the explanation's substance by the members of the general assembly.

1 This bill relates to the use of health professionals
2 or facilities or insurance producers to collect medical
3 information from applicants for life insurance.

4 The bill provides that a health professional or facility
5 designated by a life insurance company or association doing
6 business in this state to perform examinations or tests
7 on, or take samples from, an applicant for the purpose of
8 collecting applicable medical information concerning the
9 insurability of the applicant for life insurance, shall not,
10 on behalf of the life insurance company or association, record
11 information on an insurance application or other insurance
12 form or sign or witness an insurance application or other
13 insurance form, except those forms that are incidental to
14 performing examinations or tests on, or taking samples from,
15 an applicant for the purpose of collecting applicable medical
16 information concerning the insurability of the applicant for
17 life insurance, and shall not accept insurance application
18 forms or other insurance forms, or premiums or other payments
19 from the applicant.

20 The bill provides that an insurance producer licensed under
21 Code chapter 522B that sells, solicits, or negotiates life
22 insurance shall not perform examinations or tests on, or take
23 samples from, a life insurance applicant for the purpose of
24 collecting medical information concerning the insurability of
25 the applicant, or for any other purpose.