

House File 491 - Introduced

HOUSE FILE 491

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A BILL FOR

1 An Act relating to preexisting condition exclusions in certain
2 coverage for health care services, and including effective
3 and applicability date provisions.

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

1 Section 1. PREEXISTING CONDITION EXCLUSIONS PROHIBITED.

2 1. Notwithstanding the uniformity of treatment requirements
3 of section 514C.6, a policy, contract, or plan providing for
4 third-party payment or prepayment of health or medical expenses
5 shall not impose a preexisting condition exclusion with respect
6 to coverage for services provided under the policy, contract,
7 or plan.

8 2. This section applies to the following classes of
9 third-party payment provider policies, contracts, or plans
10 delivered, issued for delivery, continued, or renewed in this
11 state:

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

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

16 c. An individual or group health maintenance organization
17 contract regulated under chapter 514B.

18 d. A plan established pursuant to chapter 509A for public
19 employees.

20 e. An organized delivery system licensed by the director of
21 public health.

22 Sec. 2. EFFECTIVE DATE. This Act takes effect upon the
23 enactment of any federal legislation that permits or has the
24 effect of permitting the imposition of a preexisting condition
25 exclusion with respect to any policy, contract, or plan
26 providing for third-party payment or prepayment of health or
27 medical expenses.

28 Sec. 3. APPLICABILITY. This Act applies to third-party
29 payment provider policies, contracts, or plans that are in
30 effect, delivered, issued for delivery, continued, or renewed
31 in this state on or after the effective date of this Act.

32 EXPLANATION

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

35 This bill relates to preexisting condition exclusions in

1 certain coverage for health care services.

2 The bill prohibits specified individual or group policies,
3 contracts, or plans providing for third-party payment or
4 prepayment of health or medical expenses from imposing a
5 preexisting condition exclusion with respect to coverage for
6 services provided under the policies, contracts, or plans.

7 The bill takes effect upon the enactment of any federal
8 legislation that permits or has the effect of permitting the
9 imposition of a preexisting condition exclusion with respect to
10 any policy, contract, or plan providing for third-party payment
11 or prepayment of health or medical expenses. The bill applies
12 to third-party payment provider policies, contracts, or plans
13 that are in effect, delivered, issued for delivery, continued,
14 or renewed in this state on or after the effective date of the
15 bill.