

House File 492 - Introduced

HOUSE FILE 492

BY BENNETT, BROWN-POWERS,
HUNTER, ABDUL-SAMAD,
KEARNS, T. TAYLOR,
MEYER, RUNNING-MARQUARDT,
FINKENAUER, and M. SMITH

A BILL FOR

1 An Act requiring health care benefit coverage for certain
2 preventive services, and including effective date and
3 applicability provisions.

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

1 Section 1. NEW SECTION. 514C.31 Preventive services —
2 coverage.

3 1. Notwithstanding the uniformity of treatment requirements
4 of section 514C.6, an individual or group policy, contract,
5 or plan providing for third-party payment or prepayment
6 of health or medical expenses shall provide coverage for
7 preventive services as specified in section 2713 of the
8 federal Patient Protection and Affordable Care Act, Pub. L. No.
9 111-148, without the imposition of copayments, deductibles, or
10 co-insurance on patients receiving these services.

11 2. The provisions of this section shall apply to all of the
12 following classes of third-party payment provider policies,
13 contracts, or plans delivered, issued for delivery, continued,
14 or renewed in this state:

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

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

19 c. An individual or group health maintenance organization
20 contract regulated under chapter 514B.

21 d. An individual or group Medicare supplemental policy,
22 unless coverage pursuant to such policy is preempted by federal
23 law.

24 e. A plan established pursuant to chapter 509A for public
25 employees.

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

34 4. The commissioner of insurance shall adopt rules pursuant
35 to chapter 17A as necessary to administer this section.

1 classes of third-party payment provider policies, contracts, or
2 plans delivered, issued for delivery, continued, or renewed in
3 this state to which the requirement is and is not applicable
4 and requires the commissioner of insurance to adopt rules to
5 administer the bill.

6 The bill takes effect upon enactment but implementation
7 of the bill is contingent upon the repeal of the federal
8 Patient Protection and Affordable Care Act in a manner that
9 does not replace the coverage for preventive services without
10 the imposition of copayments, deductibles, or co-insurance
11 on patients receiving these services. The commissioner of
12 insurance shall notify the Iowa Code editor of the effective
13 date of such repeal.

14 The bill is applicable to third-party payment provider
15 policies, contracts, and plans that are delivered, issued for
16 delivery, continued, or renewed in this state on or after the
17 effective date of the repeal of the federal Patient Protection
18 and Affordable Care Act in a manner that does not replace the
19 coverage for preventive services without the imposition of
20 copayments, deductibles, or co-insurance on patients receiving
21 these services, as specified by the commissioner of insurance
22 in the notification of the Iowa Code editor of such repeal.