

**House File 2053 - Introduced**

HOUSE FILE 2053

BY WESSEL-KROESCHELL and JAMES

**A BILL FOR**

1 An Act relating to limitations on cost-sharing related to  
2 insurance coverage of insulin.

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

1 Section 1. NEW SECTION. 514C.18A Prescription insulin  
2 coverage — limitations on cost-sharing.

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 that provides coverage for insulin when prescribed by a  
7 practitioner as defined in section 155A.3 shall limit the total  
8 cost-sharing amount that a covered person is required to pay  
9 for prescription insulin to an amount not to exceed one hundred  
10 dollars per thirty-day supply of insulin, regardless of the  
11 amount or type of insulin needed to fill the covered person's  
12 prescription. Nothing in this section shall prevent a carrier  
13 from reducing a covered person's cost-sharing amount by an  
14 amount greater than the maximum specified in this subsection.

15 2. *a.* 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, 2020:

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

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

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

25 (4) Any other entity engaged in the business of insurance,  
26 risk transfer, or risk retention, which is subject to the  
27 jurisdiction of the commissioner.

28 (5) A plan established pursuant to chapter 509A for public  
29 employees.

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

1 to liability insurance, workers' compensation or similar  
2 insurance, or automobile medical payment insurance.

3 3. For the purposes of this section, unless the context  
4 otherwise requires, "*cost-sharing amount*" means payment of a  
5 premium, coinsurance amount, deductible amount, copayment, or  
6 any other cost-sharing obligation for a covered person.

7 EXPLANATION

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

10 This bill limits the total cost-sharing amount that a  
11 covered person is required to pay for covered prescription  
12 insulin at an amount not to exceed \$100 per 30-day supply of  
13 insulin, regardless of the amount or type of insulin needed  
14 to fill the covered person's prescription. Nothing in the  
15 bill prevents a carrier from reducing a covered person's cost  
16 sharing by an amount greater than the maximum specified in the  
17 bill.