

**Senate File 2409 - Introduced**

SENATE FILE 2409

BY QUIRMBACH

**A BILL FOR**

1 An Act relating to health insurance provided under an Iowa  
2 comprehensive health insurance association policy, and  
3 including applicability provisions.  
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 514E.1, Code 2020, is amended by adding  
2 the following new subsections:

3 NEW SUBSECTION. 5A. *“Cost sharing”* means any coverage  
4 limit, copayment, coinsurance, deductible, or other  
5 out-of-pocket expense obligation.

6 NEW SUBSECTION. 9A. *“Health care professional”* means the  
7 same as defined in section 514J.102.

8 Sec. 2. NEW SECTION. **514E.12 Health care services —**  
9 **payments.**

10 A health care professional shall accept as payment in full  
11 from the association, for the provision of health care services  
12 to an insured, an amount equal to the amount that Medicare  
13 pays a health care professional for provision of the same  
14 health care services. An insured shall be responsible only  
15 for any cost sharing imposed on the insured by the insured’s  
16 association policy for the health care services.

17 Sec. 3. NEW SECTION. **514E.13 Application for coverage —**  
18 **restrictions.**

19 Any provider of dialysis services shall be prohibited from  
20 directly or indirectly assisting an individual with enrollment  
21 in an association policy if the individual is eligible for any  
22 other health plan coverage.

23 Sec. 4. APPLICABILITY. The section of this Act enacting  
24 section 514E.12 applies to health care services provided by a  
25 health care professional to an insured on or after January 1,  
26 2021.

27 **EXPLANATION**

28 The inclusion of this explanation does not constitute agreement with  
29 the explanation’s substance by the members of the general assembly.

30 This bill relates to health insurance provided under an Iowa  
31 comprehensive health insurance association policy. The bill  
32 requires a health care professional to accept as payment in  
33 full from the association, for the provision of health care  
34 services to an insured, an amount equal to the amount that  
35 Medicare pays a health care professional for provision of the

1 same health care services. An insured is only responsible  
2 for any cost sharing imposed on the insured by the insured's  
3 association policy. This applies to health care services  
4 provided by a health care professional to an insured on or  
5 after January 1, 2021.

6 The bill prohibits any provider of dialysis services from  
7 directly or indirectly assisting an individual with enrollment  
8 in an association policy if the individual is eligible for any  
9 other health plan coverage.