

**House File 2651 - Introduced**

HOUSE FILE 2651

BY BEST

**A BILL FOR**

1 An Act relating to certain health care plan's cost-sharing for  
2 essential health benefits.

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

1 Section 1. NEW SECTION. 514K.3 Health care plans —  
2 cost-sharing for essential health benefits.

3 For purposes of calculating an enrollee's contribution to  
4 the annual limitation on cost-sharing under 42 U.S.C. §18022(c)  
5 and 42 U.S.C. §300gg-6(b), a health care plan, or the health  
6 care plan's subcontractors, that provides small group health  
7 coverage pursuant to chapter 513B, individual health coverage  
8 pursuant to chapter 513C, or group health insurance coverage  
9 pursuant to chapter 509, shall include expenditures for any  
10 item or service covered under the health care plan if the  
11 item or service is included within a category of essential  
12 health benefits, as described in 42 U.S.C. §18022(b)(1), and  
13 regardless of whether the health care plan, or the health  
14 care plan's subcontractors, classifies the item or service as  
15 an essential health benefit. For purposes of this section,  
16 "cost-sharing" means any coverage limit, copayment, coinsurance,  
17 deductible, or other out-of-pocket cost obligation imposed by a  
18 health care plan, or the health care plan's subcontractors, on  
19 an enrollee.

20 EXPLANATION

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

23 This bill relates to certain health care plan's cost-sharing  
24 for essential health benefits. Under the bill, when  
25 calculating an enrollee's contribution to the annual limitation  
26 on cost-sharing under federal law, a health care plan, or its  
27 subcontractors, that provides small group health coverage,  
28 individual health coverage, or group health insurance coverage  
29 shall include expenditures for any item or service covered  
30 under the health care plan if the item or service is included  
31 within a category of essential health benefits regardless  
32 of whether the health care plan, or its subcontractors,  
33 classifies the item or service as an essential health benefit.  
34 "Cost-sharing" is defined in the bill as any coverage limit,  
35 copayment, coinsurance, deductible, or other out-of-pocket cost

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1 obligation imposed by a health care plan, or the health care  
2 plan's subcontractors, on an enrollee.