

**Senate File 2363 - Introduced**

SENATE FILE 2363  
BY COMMITTEE ON COMMERCE

(SUCCESSOR TO SSB 3078)

**A BILL FOR**

1 An Act relating to insurance coverage for health care services  
2 related to the prevention of ovarian cancer.  
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.36 Ovarian cancer prevention  
2 — coverage.

3 1. As used in this section, unless the context otherwise  
4 requires:

5 a. *"At risk for ovarian cancer"* means any of the following:

6 (1) A family history that includes any of the following:

7 (a) One or more first degree relatives that have had ovarian  
8 cancer.

9 (b) Clusters of female relatives that have had breast  
10 cancer.

11 (c) Nonpolyposis colorectal cancer.

12 (2) Testing positive for either the BRCA1 or BRCA2 mutation.

13 b. *"Cost-sharing"* means any coverage limit, copayment,  
14 coinsurance, deductible, or other out-of-pocket expense  
15 obligation imposed on a covered person by a policy, contract,  
16 or plan providing for third-party payment or prepayment of  
17 health or medical expenses.

18 c. *"Covered person"* means a policyholder, subscriber, or  
19 other person participating in a policy, contract, or plan that  
20 provides for third-party payment or prepayment of health or  
21 medical expenses.

22 d. *"Health carrier"* means the same as defined in section  
23 514J.102.

24 e. *"Surveillance testing for ovarian cancer"* means  
25 annual screening using CA 125 blood testing, a transvaginal  
26 ultrasound, and a pelvic examination.

27 2. a. Notwithstanding the uniformity of treatment  
28 requirements of section 514C.6, a health carrier that offers  
29 individual, group, or small group contracts, policies, or  
30 plans in this state that provide for third-party payment or  
31 prepayment of health or medical expenses shall offer coverage  
32 for all of the following:

33 (1) An annual cervical smear test or pap smear test.

34 (2) Surveillance testing for ovarian cancer for covered  
35 persons at risk for ovarian cancer.



1 services related to the prevention of ovarian cancer.

2 The bill requires a policy, contract, or plan providing for  
3 third-party payment or prepayment of health or medical expenses  
4 to provide coverage for an annual cervical smear test or pap  
5 smear test, and for surveillance testing for ovarian cancer  
6 for covered persons at risk for ovarian cancer. "Surveillance  
7 testing for ovarian cancer" is defined in the bill as  
8 annual screening using CA 125 blood testing, a transvaginal  
9 ultrasound, and a pelvic examination. "At risk for ovarian  
10 cancer" is defined as a family history that includes one or  
11 more first degree relatives that have had ovarian cancer,  
12 clusters of female relatives that have had breast cancer or  
13 nonpolyposis colorectal cancer; or testing positive for either  
14 the BRCA1 or BRCA2 mutation.

15 Coverage required under the bill shall not be less favorable  
16 than coverage a health carrier offers for general physical  
17 illness. Cost-sharing requirements imposed for coverage  
18 required under the bill shall not be less favorable than  
19 cost-sharing requirements imposed by a health carrier for  
20 general physical illness.

21 The bill applies to third-party payment providers enumerated  
22 in the bill. The bill specifies the types of specialized  
23 health-related insurance which are not subject to the bill.

24 The commissioner of insurance is required to adopt rules to  
25 administer the bill.

26 The bill applies to third-party payment provider contracts,  
27 policies, or plans delivered, issued for delivery, continued,  
28 or renewed in this state on or after January 1, 2025.