

House File 2415 - Introduced

HOUSE FILE 2415
BY COMMITTEE ON COMMERCE

(SUCCESSOR TO HF 606)

A BILL FOR

1 An Act relating to certain health insurance policies, contracts,
2 and plans and a special enrollment period for pregnant women.
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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1 Section 1. NEW SECTION. **514C.37 Special enrollment period**
2 **— pregnant women.**

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

5 a. "*Health care professional*" means a physician or other
6 health care practitioner licensed, accredited, registered, or
7 certified to perform specified health care services consistent
8 with state law.

9 b. "*Special enrollment period*" means a period other than the
10 first period in which an eligible individual or the individual's
11 dependent is eligible to enroll under the terms of a policy,
12 contract, or plan providing for third-party payment or prepayment
13 of health or medical expenses, without regard to other enrollment
14 periods defined under the terms of the policy, contract, or plan.

15 2. a. Notwithstanding the uniformity of treatment
16 requirements of section 514C.6, and notwithstanding any provision
17 of law to the contrary, a policy, contract, or plan providing for
18 third-party payment or prepayment of health or medical expenses
19 shall provide a special enrollment period for a pregnant woman
20 that allows the pregnant woman to enroll after a health care
21 professional certifies that the woman is pregnant, up to the date
22 that the woman's pregnancy reaches sixteen weeks gestation. The
23 policy, contract, or plan shall not impose a fee or other penalty
24 for special enrollment of the pregnant woman.

25 b. Upon enrollment of a pregnant woman in a policy, contract,
26 or plan under paragraph "a", coverage shall be effective as of
27 the first day of the month in which the health care professional
28 certifies that the woman is pregnant, unless the woman elects to
29 have coverage effective on the first day of the month following
30 the date that the woman received certification of the pregnancy.

31 3. a. This section applies to the following classes of
32 third-party payment provider policies, contracts, or plans
33 delivered, issued for delivery, continued, or renewed in this
34 state on or after January 1, 2027:

35 (1) Individual or group accident and sickness insurance

1 providing coverage on an expense-incurred basis.

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

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

6 (4) A plan established for public employees pursuant to
7 chapter 509A.

8 b. This section shall not apply to accident-only, specified
9 disease, short-term hospital or medical, hospital confinement
10 indemnity, credit, dental, vision, Medicare supplement, long-term
11 care, basic hospital and medical-surgical expense coverage as
12 defined by the commissioner of insurance, disability income
13 insurance coverage, coverage issued as a supplement to liability
14 insurance, workers' compensation or similar insurance, or
15 automobile medical payment insurance.

16 4. The commissioner of insurance may adopt rules pursuant to
17 chapter 17A to administer this section.

18 EXPLANATION

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

21 This bill relates to a special enrollment period for pregnant
22 women.

23 The bill requires a policy, contract, or plan (policy)
24 providing for third-party payment or prepayment of health or
25 medical expenses to provide a special enrollment period for a
26 pregnant woman that allows the pregnant woman to enroll after
27 a health care professional (professional) certifies that the
28 woman is pregnant, up to the date that the woman's pregnancy
29 reaches 16 weeks gestation. The policy shall not impose a
30 fee or other penalty for special enrollment of the pregnant
31 woman. Upon enrollment of a pregnant woman in a policy, coverage
32 shall be effective as of the first day of the month in which
33 the professional certifies that the woman is pregnant, unless
34 the individual elects to have coverage effective on the first
35 day of the month following the date that the woman received

1 certification of the pregnancy.

2 The bill applies to third-party payment providers enumerated
3 in the bill. The bill specifies the types of specialized
4 health-related insurance which are not subject to the coverage
5 requirements of the bill.

6 The commissioner of insurance may adopt rules to administer
7 the bill.

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