

House File 606 - Introduced

HOUSE FILE 606

BY A. MEYER

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 at any time after a
21 health care professional certifies that the woman is pregnant.
22 The policy, contract, or plan shall not impose a fee or other
23 penalty for special enrollment of the pregnant woman.

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

30 3. a. This section applies to the following classes of
31 third-party payment provider policies, contracts, or plans
32 delivered, issued for delivery, continued, or renewed in this
33 state on or after January 1, 2026:

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

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

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

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

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

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

17 EXPLANATION

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

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

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

35 The bill applies to third-party payment providers enumerated

1 in the bill. The bill specifies the types of specialized
2 health-related insurance which are not subject to the coverage
3 requirements of the bill.

4 The commissioner of insurance shall adopt rules to administer
5 the bill.

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