

House Study Bill 100 - Introduced

HOUSE FILE _____
BY (PROPOSED COMMITTEE ON
COMMERCE BILL BY CHAIRPERSON
LUNDGREN)

A BILL FOR

1 An Act relating to cost-sharing requirements for supplemental and
2 diagnostic breast examinations.
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

unofficial

1 Section 1. Section 514C.4A, subsection 1, Code 2025, is
2 amended by adding the following new paragraph:

3 NEW PARAGRAPH. *Oc.* "Cost-sharing" means any coverage limit,
4 copayment, coinsurance, deductible, or other out-of-pocket cost
5 obligation imposed by a policy, contract, or plan providing for
6 third-party payment or prepayment of health or medical expenses
7 on a covered person.

8 Sec. 2. Section 514C.4A, subsection 2, Code 2025, is amended
9 by adding the following new paragraph:

10 NEW PARAGRAPH. *c.* Cost-sharing requirements imposed for
11 coverage required under this section shall not be less favorable
12 than cost-sharing requirements imposed by a health carrier for
13 screening mammograms.

14 Sec. 3. APPLICABILITY. This Act applies to third-party
15 payment provider contracts, policies, or plans delivered, issued
16 for delivery, continued, or renewed in this state on or after
17 January 1, 2026.

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 cost-sharing requirements for
22 supplemental and diagnostic breast examinations.

23 Under the bill, a policy, contract, or plan providing for
24 third-party payment or prepayment of health or medical expenses
25 shall not impose cost-sharing requirements for required coverage
26 of supplemental and diagnostic breast examinations that is less
27 favorable than cost-sharing requirements imposed for screening
28 mammograms.

29 "Cost-sharing" is defined in the bill. The bill applies
30 to third-party payment provider contracts, policies, or plans
31 delivered, issued for delivery, continued, or renewed in this
32 state on or after January 1, 2026.