

House Study Bill 518 - Introduced

SENATE/HOUSE FILE _____
BY (PROPOSED DEPARTMENT OF
INSURANCE AND FINANCIAL
SERVICES BILL)

A BILL FOR

1 An Act relating to cost sharing for health savings accounts and
2 qualified high-deductible health plans.
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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1 Section 1. NEW SECTION. **509.3B Health savings accounts and**
2 **qualified high-deductible health plans — cost sharing.**

3 If a copayment, coinsurance, or deductible paid as cost
4 sharing by an enrollee under this chapter may result in
5 the enrollee becoming ineligible for a health savings account
6 associated with the enrollee's qualified high-deductible health
7 plan under section 223 of the Internal Revenue Code, the
8 cost sharing shall apply only to the enrollee's qualified
9 high-deductible health plan after the enrollee satisfies the
10 enrollee's minimum deductible, except for items or services
11 determined to be preventive care under section 223(c)(2)(C) of
12 the Internal Revenue Code.

13 Sec. 2. NEW SECTION. **514A.3C Health savings accounts and**
14 **qualified high-deductible health plans — cost sharing.**

15 If a copayment, coinsurance, or deductible paid as cost
16 sharing by an enrollee under this chapter may result in
17 the enrollee becoming ineligible for a health savings account
18 associated with the enrollee's qualified high-deductible health
19 plan under section 223 of the Internal Revenue Code, the
20 cost sharing shall apply only to the enrollee's qualified
21 high-deductible health plan after the enrollee satisfies the
22 enrollee's minimum deductible, except for items or services
23 determined to be preventive care under section 223(c)(2)(C) of
24 the Internal Revenue Code.

25 EXPLANATION

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

28 This bill relates to cost sharing for health savings accounts
29 (HSA) and qualified high-deductible health plans (HDHP). Under
30 the bill, for group insurance and for accident and health
31 insurance, if a copayment, coinsurance, or deductible paid as
32 cost sharing by an enrollee may result in the enrollee becoming
33 ineligible for an HSA associated with the enrollee's qualified
34 HDHP, the cost sharing shall apply only to the enrollee's
35 qualified HDHP after the enrollee satisfies the enrollee's

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1 minimum deductible, except for items or services determined to be
2 preventive care.

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