

Senate File 87 - Introduced

SENATE FILE 87
BY DONAHUE

A BILL FOR

1 An Act relating to insurance coverage for acupuncture.

2 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

unofficial

1 Section 1. Section 148E.9, Code 2025, is amended to read as
2 follows:

3 **148E.9 Accident and health insurance coverage.**

4 This chapter shall not be construed to require accident and
5 health insurance coverage for acupuncture services under an
6 existing or future contract or policy for insurance issued or
7 issued for delivery in this state, unless otherwise provided by
8 the contract or policy, or as required by section 514C.36.

9 Sec. 2. NEW SECTION. **514C.37 Acupuncture — coverage.**

10 1. As used in this section, unless the context otherwise
11 requires:

12 a. "Acupuncture" means the same as defined in section 148E.1.

13 b. "Acupuncturist" means a person who is engaged in the
14 practice of acupuncture and who is licensed pursuant to section
15 148E.2.

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

21 d. "Covered person" means a policyholder, subscriber, or
22 other person participating in a policy, contract, or plan that
23 provides for third-party payment or prepayment of health or
24 medical expenses.

25 e. "Health carrier" means the same as defined in section
26 514J.102.

27 f. "Practice of acupuncture" means the same as defined in
28 section 148E.1.

29 2. a. Notwithstanding the uniformity of treatment
30 requirements of section 514C.6, a health carrier that offers
31 individual, group, or small group contracts, policies, or
32 plans in this state that provide for third-party payment or
33 prepayment of health or medical expenses shall offer coverage for
34 acupuncture performed by an acupuncturist.

35 b. Coverage required under this section shall not be less

1 favorable than coverage a health carrier offers for general
2 physical illness.

3 c. Cost-sharing requirements imposed for coverage required
4 under this section shall not be less favorable than cost-sharing
5 requirements imposed by a health carrier for general physical
6 illness.

7 3. a. This section shall apply to the following classes
8 of third-party payment provider contracts, policies, or plans
9 delivered, issued for delivery, continued, or renewed in this
10 state on or after January 1, 2026:

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

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

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

17 (4) A plan established for public employees pursuant to
18 chapter 509A.

19 b. This section shall not apply to accident-only, specified
20 disease, short-term hospital or medical, hospital confinement
21 indemnity, credit, dental, vision, Medicare supplement, long-term
22 care, basic hospital and medical-surgical expense coverage
23 as defined by the commissioner, disability income insurance
24 coverage, coverage issued as a supplement to liability insurance,
25 workers' compensation or similar insurance, or automobile medical
26 payment insurance.

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

29 **EXPLANATION**

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

32 This bill relates to insurance coverage for acupuncture.

33 "Acupuncture" is defined in the bill as a form of health
34 care developed from traditional and modern oriental medical
35 concepts that employs oriental medical diagnosis and treatment,

1 and adjunctive therapies and diagnostic techniques, for the
2 promotion, maintenance, and restoration of health and the
3 prevention of disease.

4 The bill requires a policy, contract, or plan providing for
5 third-party payment or prepayment of health or medical expenses
6 to offer coverage for acupuncture performed by an acupuncturist.
7 "Acupuncturist" is defined as a person who is engaged in the
8 practice of acupuncture and who is licensed pursuant to Code
9 section 148E.2. "Practice of acupuncture" is also defined
10 in the bill. Coverage required under the bill shall not
11 be less favorable than coverage a health carrier offers for
12 general physical illness. Cost-sharing requirements imposed for
13 coverage required under the bill shall not be less favorable than
14 cost-sharing requirements imposed by a health carrier for general
15 physical illness. "Cost-sharing" is defined in the bill.

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

19 The commissioner of insurance may adopt rules to administer
20 the bill.

21 The bill applies to third-party payment provider contracts,
22 policies, or plans delivered, issued for delivery, continued, or
23 renewed in this state on or after January 1, 2026.

24 The bill makes conforming changes to Code section 148E.9.