

Senate Study Bill 1060 - Introduced

SENATE FILE _____
BY (PROPOSED COMMITTEE ON
COMMERCE BILL BY CHAIRPERSON
BOUSSELOT)

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:

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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 shall not be imposed for
11 coverage required under this section.

12 Sec. 3. Section 514C.4A, subsection 3, Code 2025, is amended
13 by adding the following new paragraph:

14 NEW PARAGRAPH. *c.* If a covered person's policy, contract, or
15 plan providing for third-party payment or prepayment of health or
16 medical expenses qualifies as a high-deductible health plan under
17 section 223 of the Internal Revenue Code, subsection 2, paragraph
18 "c", shall apply only after the covered person satisfies the
19 covered person's minimum deductible, except for items or services
20 determined to be preventive care under section 223(c)(2)(C) of
21 the Internal Revenue Code.

22 Sec. 4. APPLICABILITY. This Act applies to third-party
23 payment provider contracts, policies, or plans delivered, issued
24 for delivery, continued, or renewed in this state on or after
25 January 1, 2026.

26 EXPLANATION

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

29 This bill relates to cost-sharing requirements for
30 supplemental and diagnostic breast examinations.

31 Under the bill, a policy, contract, or plan providing
32 for third-party payment or prepayment of health or medical
33 expenses shall not impose cost-sharing requirements for required
34 coverage of supplemental and diagnostic breast examinations.
35 "Cost-sharing" is defined in the bill. If a covered person's

1 policy, contract, or plan qualifies as a high-deductible health
2 plan (HDHP) under section 223 of the Internal Revenue Code (IRC),
3 the cost-sharing prohibition shall apply only to the covered
4 person's qualified HDHP after the covered person satisfies the
5 covered person's minimum deductible, except for items or services
6 determined to be preventive care under section 223(c)(2)(C) of
7 the IRC.

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

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