

**Senate Study Bill 3055 - 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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