

**House File 2415 - Introduced**

HOUSE FILE 2415  
BY COMMITTEE ON COMMERCE

(SUCCESSOR TO HF 606)

**A BILL FOR**

1 An Act relating to certain health insurance policies,  
2 contracts, and plans and a special enrollment period for  
3 pregnant women.  
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.37 Special enrollment period  
2 — pregnant women.

3 1. As used in this section, unless the context otherwise  
4 requires:

5 a. "Health care professional" means a physician or other  
6 health care practitioner licensed, accredited, registered, or  
7 certified to perform specified health care services consistent  
8 with state law.

9 b. "Special enrollment period" means a period other than  
10 the first period in which an eligible individual or the  
11 individual's dependent is eligible to enroll under the terms of  
12 a policy, contract, or plan providing for third-party payment  
13 or prepayment of health or medical expenses, without regard to  
14 other enrollment periods defined under the terms of the policy,  
15 contract, or plan.

16 2. a. Notwithstanding the uniformity of treatment  
17 requirements of section 514C.6, and notwithstanding any  
18 provision of law to the contrary, a policy, contract, or plan  
19 providing for third-party payment or prepayment of health or  
20 medical expenses shall provide a special enrollment period  
21 for a pregnant woman that allows the pregnant woman to enroll  
22 after a health care professional certifies that the woman is  
23 pregnant, up to the date that the woman's pregnancy reaches  
24 sixteen weeks gestation. The policy, contract, or plan shall  
25 not impose a fee or other penalty for special enrollment of the  
26 pregnant woman.

27 b. Upon enrollment of a pregnant woman in a policy,  
28 contract, or plan under paragraph "a", coverage shall be  
29 effective as of the first day of the month in which the health  
30 care professional certifies that the woman is pregnant, unless  
31 the woman elects to have coverage effective on the first  
32 day of the month following the date that the woman received  
33 certification of the pregnancy.

34 3. a. This section applies to the following classes of  
35 third-party payment provider policies, contracts, or plans

1 delivered, issued for delivery, continued, or renewed in this  
2 state on or after January 1, 2027:

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

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

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

9 (4) A plan established for public employees pursuant to  
10 chapter 509A.

11 b. This section shall not apply to accident-only, specified  
12 disease, short-term hospital or medical, hospital confinement  
13 indemnity, credit, dental, vision, Medicare supplement,  
14 long-term care, basic hospital and medical-surgical expense  
15 coverage as defined by the commissioner of insurance,  
16 disability income insurance coverage, coverage issued as a  
17 supplement to liability insurance, workers' compensation or  
18 similar insurance, or automobile medical payment insurance.

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

21 EXPLANATION

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

24 This bill relates to a special enrollment period for  
25 pregnant women.

26 The bill requires a policy, contract, or plan (policy)  
27 providing for third-party payment or prepayment of health or  
28 medical expenses to provide a special enrollment period for a  
29 pregnant woman that allows the pregnant woman to enroll after  
30 a health care professional (professional) certifies that the  
31 woman is pregnant, up to the date that the woman's pregnancy  
32 reaches 16 weeks gestation. The policy shall not impose a fee  
33 or other penalty for special enrollment of the pregnant woman.  
34 Upon enrollment of a pregnant woman in a policy, coverage  
35 shall be effective as of the first day of the month in which

1 the professional certifies that the woman is pregnant, unless  
2 the individual elects to have coverage effective on the first  
3 day of the month following the date that the woman received  
4 certification of the pregnancy.

5 The bill applies to third-party payment providers enumerated  
6 in the bill. The bill specifies the types of specialized  
7 health-related insurance which are not subject to the coverage  
8 requirements of the bill.

9 The commissioner of insurance may adopt rules to administer  
10 the bill.