SENATE FILE BY COMMITTEE ON COMMERCE

(SUCCESSOR TO SSB 1076)

 Passed Senate, Date
 Passed House, Date

 Vote:
 Ayes

 Approved
 Vote:

A BILL FOR

1 An Act requiring health care benefit coverage for certain 2 prosthetic devices and providing an applicability date. 3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA: 4 TLSB 1942SV 82 5 av/gg/14

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Section 1. <u>NEW SECTION</u>. 514C.23 COVERAGE FOR PROSTHETIC 1 1 2 DEVICES. 1 1 3 1. Notwithstanding the uniformity of treatment 4 requirements of section 514C.6, a policy or contract providing 1 5 for third=party payment or prepayment of health or medical 1 6 expenses shall provide coverage benefits for prosthetic 7 devices when prescribed by a physician licensed under chapter 1 1 8 148, 150, or 150A. Such coverage benefits for prosthetic 1 1 9 devices shall provide coverage for prosthetic devices that, at 1 10 a minimum, equals the coverage and payment for prosthetic 1 11 devices provided under federal laws for health insurance for 1 12 the aged and disabled pursuant to 42 U.S.C. } 1395k, 13951, 1 13 and 1395m, and 42 C.F.R. } 414.202, 414.210, 414.228, and 1 14 410.100, as applicable. 1 15 2. a. This section applies to the following classes of 1 16 third=party payment provider contracts or policies delivered, 1 17 issued for delivery, continued, or renewed in this state on or 1 18 after July 1, 2007: 1 19 (1) Individual or group accident and sickness insurance 1 20 providing coverage on an expense=incurred basis. (2) An individual or group hospital or medical service 1 21 1 22 contract issued pursuant to chapter 509, 514, or 514A. 1 23 (3) An individual or group health maintenance organization 1 24 contract regulated under chapter 514B. 1 25 (4) A plan established pursuant to chapter 509A for public 26 employees. 1 1 27 (5) An organized delivery system licensed by the director 1 28 of public health. 1 29 b. This section shall not apply to accident only, 1 30 specified disease, short=term hospital or medical, hospital 1 31 confinement indemnity, credit, dental, vision, Medicare 1 32 supplement, long=term care, basic hospital and medical= 33 surgical expense coverage as defined by the commissioner, 34 disability income insurance coverage, coverage issued as a 35 supplement to liability insurance, workers' compensation or 1 1 1 2 1 similar insurance, or automobile medical payment insurance. 2 2 EXPLANATION This bill provides that despite the uniformity of treatment 2 4 requirements of Code section 514C.6, an individual or group 2 5 policy or contract providing for third=party payments of 6 health or medical expenses is required to provide coverage 2 2 7 benefits for prosthetic devices that provide, at a minimum, 2 8 coverage for prosthetic devices equal to the coverage that is 9 provided for under federal laws for the aged and disabled. 2 2 2 10 The bill applies to such contracts or policies delivered, 2 11 issued for delivery, continued, or renewed in this state on or 2 12 after July 1, 2007. 2 13 LSB 1942SV 82 2 14 av:rj/gg/14