

House File 318 - Reprinted

HOUSE FILE 318
BY COMMITTEE ON COMMERCE

(SUCCESSOR TO HSB 100)

(As Amended and Passed by the House February 20, 2025)

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:

unofficial

1 Section 1. Section 514C.4A, subsection 1, Code 2025, is
2 amended by adding the following new paragraph:

3 NEW PARAGRAPH. *0c.* "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.* (1) Cost-sharing requirements imposed for
11 coverage required under this section shall not be less favorable
12 than cost-sharing requirements imposed by a health carrier for
13 screening mammograms.

14 (2) If a covered person's policy, contract, or plan providing
15 for third-party payment or prepayment of health or medical
16 expenses qualifies as a high-deductible health plan under section
17 223 of the Internal Revenue Code, subparagraph (1) shall apply
18 only after the covered person satisfies the covered person's
19 minimum deductible, except for items or services determined to
20 be preventive care under section 223(2)(2)(C) of the Internal
21 Revenue Code.

22 Sec. 3. 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.