

What Options are Currently Available in Iowa?

- Small group purchasing < 50 employees
- Employer subsidy for individual policy purchase
- Employer paid group coverage
- Trade association or cooperative buying groups (House File 790)
- Traditional underwriting and rating methodologies based on health history of employees. Part of community rating practice.
- Carriers usually build plan choices both at an employee level and individual level. No ability to deviate from carrier offerings. Most have boiler plate plans.
- Employers allowed to use one underwriting application for multi-carrier
- Carriers: Wellmark, Principal, UnitedHealthcare, River Valley, Health Alliance, Coventry, American Community and Assurant do create competition