

CHAPTER 1105**INSURANCE — COST SHARING FOR QUALIFIED HIGH-DEDUCTIBLE HEALTH PLANS
— ELIGIBILITY FOR HEALTH SAVINGS ACCOUNTS***H.F. 2185*

AN ACT relating to cost sharing for health savings accounts and qualified high-deductible health plans.

Be It Enacted by the General Assembly of the State of Iowa:

Section 1. NEW SECTION. 509.3B Health savings accounts and qualified high-deductible health plans — cost sharing.

If a copayment, coinsurance, or deductible paid as cost sharing by an enrollee under this chapter may result in the enrollee becoming ineligible for a health savings account associated with the enrollee's qualified high-deductible health plan under section 223 of the Internal Revenue Code, the cost sharing shall apply only to the enrollee's qualified high-deductible health plan after the enrollee satisfies the enrollee's minimum deductible, except for items or services determined to be preventive care under section 223(c)(2)(C) of the Internal Revenue Code.

Sec. 2. NEW SECTION. 514A.3C Health savings accounts and qualified high-deductible health plans — cost sharing.

If a copayment, coinsurance, or deductible paid as cost sharing by an enrollee under this chapter may result in the enrollee becoming ineligible for a health savings account associated with the enrollee's qualified high-deductible health plan under section 223 of the Internal Revenue Code, the cost sharing shall apply only to the enrollee's qualified high-deductible health plan after the enrollee satisfies the enrollee's minimum deductible, except for items or services determined to be preventive care under section 223(c)(2)(C) of the Internal Revenue Code.

Approved May 15, 2026