

FEB 15 2006
HUMAN RESOURCES

HOUSE FILE 2388
BY FORD

Passed House, Date _____ Passed Senate, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act requiring additional notice to insureds about external
2 review of health care coverage decisions.
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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HF 2388

1 Section 1. Section 514J.3A, Code 2005, is amended to read
2 as follows:

3 514J.3A NOTICE.

4 1. An insurance card issued by a carrier or organized
5 delivery system for a policy or contract providing for third-
6 party payment or prepayment of health or medical expenses
7 subject to this section shall contain the telephone number for
8 an insured to obtain more information regarding initiation of
9 the external review process for coverage decisions under this
10 chapter.

11 2. The telephone number for an insured to obtain more
12 information regarding initiation of the external review
13 process in this chapter shall also be posted in a prominent
14 place in the office of a private practitioner or group of
15 practitioners who are health care providers as defined in
16 section 135.61, or an institutional health care facility as
17 defined in section 135.61.

18 3. When a claim is denied in whole or in part based on
19 medical necessity, the carrier or organized delivery system
20 shall provide a notice in writing to the enrollee of the
21 internal appeal mechanism provided under the carrier or
22 organized delivery system's plan or policy.

23 4. At the time of a coverage decision, the carrier or
24 organized delivery system shall notify the enrollee in writing
25 of the right to have the coverage decision reviewed under the
26 external review process.

27 EXPLANATION

28 This bill amends Code section 514J.3A, relating to notice
29 provisions for the external process for health care coverage
30 decisions under Code chapter 514J. The bill adds a
31 requirement that the phone number for an insured to obtain
32 more information about the external review process be printed
33 on the insured's insurance card, and be posted in a prominent
34 place in health care facilities.

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