



HOUSE REPUBLICAN STAFF ANALYSIS

Bill:	House File 462	House Committee:	PASSED 2/23/23 (23-0)
Committee:	Commerce	House Floor:	
Floor Manager:	Rep. Gary Mohr	Senate Floor:	
Date:	March 21, 2023	Governor:	
Staff:	Natalie Ginty (5-2063)		

Medicare Supplemental

- This bill establishes an annual open enrollment for Medicare Supplemental policies and prohibits consideration of pre-existing conditions in issuing those plans.
- Medicare Supplement Insurance (often called Medigap) is sold by private companies to pay for remaining health care costs not covered by Medicare. This is different than a Medicare Advantage Plan, which is Medicare coverage. You cannot have both Medigap and Medicare Advantage.

Section by Section Analysis

Section 1 – New Section (Iowa Code 514M.1)

Defines “applicant”, “certificate”, “issuer”, and “Medicare supplement policy”.

Starting July 1, 2024, applicants have an annual 30-day open enrollment period that begins on their birthday. The insurer must provide notice of annual open enrollment for Medicare supplementals.

Prohibits insurers from doing the following during open enrollment:

- Denying or conditioning the Medicare supplemental
- Subjecting an applicant to medical underwriting or discriminating in the pricing of a Medicare supplemental
- Imposing an exclusion of benefits based on a preexisting condition

Amendment Analysis

H-1133 by Mohr – Strikes the need to be at least 65 in the definition of “applicant”, updates 30 to 31 days for open enrollment period, moves the open enrollment period from birthday month to the month of March, and requires insurers offering Medicare supplemental plans to have at least one plan covered by the requirements of this bill.