



HOUSE REPUBLICAN STAFF ANALYSIS

Bill:	House File 2185	House Committee:	PASSED 1/21/26 (22-0)
Committee:	Commerce	House Floor:	
Floor Manager:	Rep. Shannon Lundgren	Senate Floor:	
Date:	April 1, 2026	Governor:	
Staff:	Natalie Ginty (281-7479)		

HSA Cost-Sharing

- This bill comes from the Department of Insurance and Financial Services to clarify when cost-sharing applies to an individual's high deductible health plan health savings account.

Section by Section Analysis

Section 1 (Iowa Code 509.3B) – New Section

Specifies that any cost sharing requirements within the Continuation of Group Health Insurance code chapter would only apply after the enrollee satisfies their minimum deductible if part of a qualified high-deductible health plan.

Section 2 (Iowa Code 514A.3C) – New Section

Specifies that any cost sharing requirements within the Accident and Health Insurance code chapter would only apply after the enrollee satisfies their minimum deductible if part of a qualified high-deductible health plan.