

HOUSE REPUBLICAN STAFF ANALYSIS

Bill:	House File 2434	House Committee:	PASSED 2/10/26 (21-0)
Committee:	Health and Human Services	House Floor:	PASSED 2/25/26 (92-0)
Floor Manager:	Rep. Austin Harris		PASSED 4/7/26 (92-0)
Date:	April 16, 2026	Senate Floor:	PASSED 4/6/26 (47-0)
Staff:	Natalie Ginty (281-7479)	Governor:	SIGNED 4/16/26

Direct Primary Care Referrals

- This bill prohibits a health insurer from denying a covered benefit or applying higher cost sharing for a covered benefit solely because there was a referral made by a primary care provider not in-network with the insurer.

Section by Section Analysis

Section 1 (Iowa Code 514C.37) – New Section

Defines “covered benefits”, “covered person”, “direct primary care agreement”, “health benefit plan”, “health care professional”, “health care services”, “health carrier”, and “primary care provider”.

This section prohibits a health insurer from denying a covered benefit to an insured solely because the referral to receive the benefit was made by a primary care provider not in-network with the insurer. Additionally, any cost-sharing cannot exceed that for an in-network referral. Allows an insurer to seek evidence of the direct primary care relationship with the insured.

This bill applies July 1, 2026. Allows IID to write rules.