

191—74.4(505) Access to health care or health insurance for an employee.

74.4(1) Access to health care or health insurance means any of the following:

a. An employer provides a written referral to an eligible employee as to where the eligible employee can receive information concerning health care or health insurance.

b. An employer offers coverage or contributes to health insurance or a health benefit plan.

74.4(2) An employer who provides the eligible employee a written referral, offers coverage or contributes under subrule 74.4(1) to any of the following has satisfied the health care access requirement.

a. Health care coverage through an insurer or health maintenance organization authorized to do business in Iowa.

b. Access to health benefits through a health benefits plan qualified under the federal Employee Retirement Income Security Act of 1974.

c. Joining a health purchasing cooperative as defined in 191 IAC 73 whereby the employees may purchase health insurance offered by several health insurance or health care benefit programs.

d. Any organized delivery system as defined in 641 IAC 201 or other form of health care delivery system.

74.4(3) To satisfy subrule 74.4(1), paragraph “*a*,” the employer shall contact a health insurance agent, health insurance carrier, or other health care organization which agrees with the employer to provide information to the eligible employee about health care or health insurance and possible purchase of health care or health insurance. In the event that an eligible employee cannot read or understand English, the employer shall offer assistance to the eligible employee in understanding the written referral. The employer shall provide the information to the eligible employee within a reasonable time of hiring the eligible employee.