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SENATE FILE 270  
BY HAMMOND

Passed Senate, Date \_\_\_\_\_ Passed House, Date \_\_\_\_\_  
Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_ Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_  
Approved \_\_\_\_\_

A BILL FOR

1 An Act relating to health care coverage for employees of racing  
2 and gaming licensees.

3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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SF 270  
COMMERCE

1 Section 1. NEW SECTION. 514L.1 RACING AND GAMING  
2 EMPLOYERS REQUIRED TO PROVIDE HEALTH INSURANCE.

3 1. A licensee under chapter 99D or 99F shall provide  
4 coverage for health insurance for its employees and its  
5 employees' families.

6 2. The licensee may provide a self-funded employer-  
7 sponsored health benefit plan qualified under the federal  
8 Employee Retirement Income Security Act of 1974, or it may  
9 contract with one or more of the following entities:

10 a. A nonprofit corporation operating under the provisions  
11 of chapter 514 with respect to any hospital or medical service  
12 plan.

13 b. An insurance company having a certificate of authority  
14 to transact an insurance business in this state with respect  
15 to a group health insurance plan.

16 c. A health maintenance organization operating pursuant to  
17 chapter 514B.

18 d. An organized delivery system authorized under 1993 Iowa  
19 Acts, chapter 158, and licensed by the director of public  
20 health to operate in this state.

21 3. The licensee shall pay one hundred percent of the  
22 annual premium charged for the health insurance coverage for  
23 each employee and the employee's family. Employee wages shall  
24 not be reduced, and employees shall not otherwise be assessed  
25 to pay for all or any part of the insurance premium.

26 4. Participation in any such plan by individual employees  
27 shall be optional. The decision by an employee to participate  
28 shall be in writing signed by the employee and filed with the  
29 employer. Neither the employer nor any person acting on  
30 behalf of or at the direction of the employer may interfere  
31 with, restrain, coerce, intimidate, or harass any employee  
32 with respect to the exercise of the employee's rights under  
33 this section.

34 5. The word "employee" as used in this section does not  
35 include temporary or retired employees except as otherwise

1 provided by rule adopted pursuant to this section.

2 6. All amounts payable to employees under and pursuant to  
3 the plan of group insurance established under this section  
4 shall be exempt from liability for debts of the person to or  
5 on account of whom the same is payable and shall not be  
6 subject to seizure upon execution or other process.

7 7. The commissioner of insurance shall adopt rules  
8 pursuant to chapter 17A as necessary for the administration of  
9 this section.

10 EXPLANATION

11 This bill provides that racing and gaming licensees under  
12 Code chapters 99D and 99F shall be required to provide health  
13 insurance plans for their employees and their employees'  
14 families, and shall pay 100 percent of the applicable premium  
15 for the health care coverage.

16 The bill provides that participation in the health  
17 insurance plan is optional, and must be evidenced by a written  
18 decision to participate by the employee, but that the employer  
19 must not coerce or intimidate the employee in order to prevent  
20 or discourage the employee from exercising the option to  
21 participate in the insurance plan, either directly or through  
22 another person.

23 The bill provides that the word "employee" does not include  
24 temporary or retired employees except as otherwise provided by  
25 rule.

26 All amounts payable to employees pursuant to the plan of  
27 group insurance are exempt from liability for debts of the  
28 employee, and cannot be seized by execution or other legal  
29 process.

30 The commissioner of insurance is required to adopt rules as  
31 necessary to implement and administer the section.

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