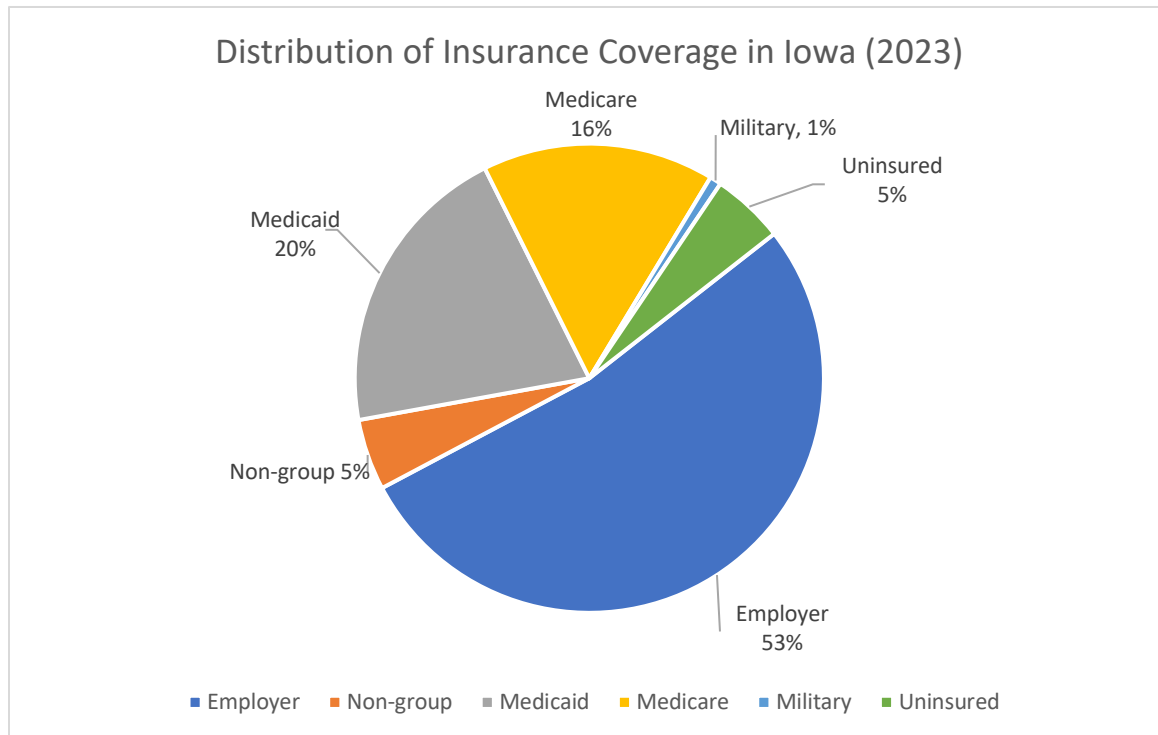


Iowa

Sources of Insurance Coverage



**Source: KFF, Health Insurance Coverage of the Total Population, 2023*

Medicare

In Iowa, [497,200](#) residents are enrolled in Medicare, 16% of the state's population (2023 data). Of those, [36%](#) are enrolled in Medicare Advantage plans, which are regulated by the federal government. For Iowans in the traditional Medicare program, the [Iowa Insurance Division](#) regulates Medicare supplemental or Medigap plans and operates a [Senior Health Insurance Information Program \(SHIIP\)](#) to provide free counseling services to Medicare beneficiaries. Information about insurers authorized to sell Medicare supplemental policies and plan premiums is available [here](#).

Medicaid and the Children's Health Insurance Program (CHIP)

In Iowa, [635,800](#) are enrolled in Medicaid or CHIP, 20.5% of the population (2023 data). Iowa has chosen to adopt the Affordable Care Act's expansion of Medicaid, and this has extended coverage to [250,000](#) low-income adults.

In Iowa, Medicaid benefits are [provided](#) both directly by the state (Medicaid Fee-For-Service or FFS) and via private managed care organizations (MCOs). [Most beneficiaries](#) are enrolled in Medicaid through MCOs. These insurers have contracts with the [Iowa Department of Health](#)

[and Human Services](#). About [95%](#) of Medicaid beneficiaries are enrolled in the managed care program.

The state's program covers childless adults under 65 up to [138%](#) of the federal poverty level (FPL) and pregnant women up to [380%](#) of FPL.

In Iowa, low-income children are covered both through Medicaid and through a separate CHIP program. Through Medicaid, Iowa covers children of ages 0 to 1 in households with income up to [380%](#) FPL, and children of ages 1 to 18 in households with income up to [172%](#) FPL. Through CHIP, Iowa expands coverage to children in households with income up to [307%](#) FPL. Approximately [39%](#) of all births in Iowa are covered by Medicaid.

Employer-sponsored insurance

In Iowa, [1,640,900](#) people are covered by employer-sponsored insurance (ESI), or 52.8% of the total state population (2023 data). Approximately [57.2%](#) of Iowa employers offer ESI. However, offer rates vary significantly by size of firm. In Iowa, 98.6% of large firms (50 or more employees) offer ESI, while only 42.3% of small employers offer ESI.

In Iowa, approximately [36.7%](#) of private sector businesses that offer health insurance self-fund at least one health plan. For large firms (50 or more employees) that offer health insurance, 60.1% self-fund at least one health plan.

Individual Market Insurance

Approximately [4.9%](#) of Iowans are enrolled in the individual market (2023 data). Of those, in 2023, [111,423](#) Iowans selected a plan through the Affordable Care Act (ACA) Marketplace, which in Iowa is run by the [federal government](#). It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated under state law. Iowa enforces the Affordable Care Act's consumer protections through the [Iowa Insurance Division \(IID\)](#).

Iowa permits the state [Farm Bureau](#) to offer its members health coverage that is not reviewed or regulated by the IID.

Other Coverage

Some Iowans are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers [0.8%](#), or 24,100 Iowans.

The Uninsured

Approximately [5%](#), or 156,600 Iowans are uninsured (2023 data). Iowa's uninsured rate falls well below the national average of 7.9% uninsured. Among the non-elderly, people of color are significantly more likely to be uninsured in Iowa than White people. Hispanic people have the highest uninsured rate ([18.4%](#)), followed by Black residents ([8%](#)). White residents have the lowest uninsured rate ([4.7%](#)) among all racial groups. Lack of insurance is also highly correlated

with income. Approximately [11.5%](#) of non-elderly people under 100% FPL are the uninsured in Iowa, while just [2.3%](#) of non-elderly people over 400% FPL are uninsured.

State Regulators: Iowa

CMS is responsible for the oversight of Medicare Advantage plans. The CMS [Regional Office](#) for Iowa is based in Kansas City. Contact information is available [here](#).

Iowa Insurance Division (IID)

The Iowa Insurance Division (IID) regulates the business of insurance in the state of Iowa. For health insurance companies, IID is responsible for:

- **Licensure:** All insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must file financial information with IID on an annual basis. Annual financial statements are available [here](#). The state provides a [lookup tool](#) for state-licensed insurers.
- **Form review:** IID reviews health insurers' contracts and covered benefits to ensure that they comport with state law, including state benefit mandates and network adequacy standards. IID also enforces consumer protections under the ACA, mental health parity, and other federal laws.
- **Rate review:** IID collects data from health insurers about their projected premium increases. They have the authority to review proposed rates and approve them. They are required to hold a public hearing when rates exceed a certain threshold. Most recent filings are available [here](#).
- **Marketing:** IID is responsible for oversight of insurers' marketing tactics and discouraging unfair or deceptive tactics. The agency also licenses and provides oversight over insurance agents and brokers.
- **Enforcement:** IID has authority to enforce state and federal insurance laws. Their enforcement tools can range from requesting a corrective action, issuing a cease-and-desist order, imposing fines, or seeking an injunction. Consumers can file a complaint with IID [here](#). IID conducts routine financial and market conduct examinations of insurance companies, and publishes all recent reports of these examinations [here](#). IID also has a [Consumer Advocacy Officer](#) who is responsible for consumer outreach, advocating for the consumer in the creation of laws and regulations, taking administrative actions, and reviewing complaints with the market regulation bureau team.
- **Appeals:** Under the Affordable Care Act, insurers must provide enrollees with the right to an external, independent appeal. IID manages the external review process for insured individuals. Consumers can request assistance with the appeals process [here](#).

IID provides [annual reports](#) to the Governor of Iowa and to the General Assembly of Iowa about the health spending costs for health insurers in Iowa. Additionally, Iowa law requires Pharmacy Benefits Managers to [report](#) information on all third-party payments they receive to IID.

Iowa Department of Health and Human Services

[Iowa Department of Health and Human Services](#) (HHS) runs the state's Medicaid program. The Department contracts with a number of managed care organizations to provide care to 95% of the state's Medicaid recipients. HHS publishes [annual reports](#) that provide an overview of the state's Medicaid and CHIP programs.

HHS is responsible for [overseeing](#) the state's managed care plans. HHS produces annual Medicaid Managed Care Oversight Reports, requires MCOs to submit data on their performance on a periodic basis, analyzes the data submitted by MCOs for compliance with state laws, including network adequacy standards and mental health parity standards.

HHS makes a variety of statistical information related to Medicaid, such as enrollment numbers, claims filed, prior authorization requests, grievances, appeals available through its Iowa Medicaid Dashboard [here](#).

Iowa Attorney General

Iowa's Attorney General represents the state in court when there is an action against an insurance company, entity, or individuals engaged in potentially fraudulent activity. The department handles a variety of consumer complaints, [including](#) disagreements over health insurance payments, billing related to hospital and doctor visits, and consumer dissatisfaction with supplemental purchases. The department allows consumers to submit [online complaints](#) and also produces some [consumer education materials](#).

Other Sources of Information

Health Insurance Navigators, Agents and Brokers (collectively, "consumer assisters")

Although Iowa's health insurance Marketplace is run by the federal government, CMS provides grants to local organizations called "Navigators" that are tasked with assisting consumers determine eligibility for subsidized coverage programs and helping them with post-enrollment questions. Iowa-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through the "[Find Local Help](#)" search portal on HealthCare.gov.