

House File \_\_\_\_

A BILL FOR

An Act relating to reducing costs in health insurance, prescription medicines, and groceries through regulatory reviews, transparency measures, deregulation, and targeted strategies (to be cited as the Kitchen Table Economics Relief Act).

Be It Enacted by the General Assembly of the State of Iowa:

Section 1. SHORT TITLE. This Act shall be known and may be cited as the "Kitchen Table Economics Relief Act".

Sec. 2. NEW SECTION. 505.32 REVIEW OF HEALTH INSURANCE COVERAGE MANDATES.

1. The commissioner of insurance shall conduct a comprehensive review of all mandated health insurance coverages under chapters 509, 514A, 514B, 514C, and other relevant provisions of the Code.
2. The review shall include a cost-benefit analysis of each mandate using independent data sources to evaluate whether it is ineffective or unnecessarily increases premium costs for the overwhelming majority of policyholders.
3. Within one year of the effective date of this Act, the commissioner shall submit a report to the general assembly recommending the repeal or modification of any such mandates identified under subsection 2.
4. The general assembly shall take an up-or-down vote on the recommendations as a single bill without amendment during the next regular session following submission of the report.

Sec. 3. NEW SECTION. 510B.11 REVIEW OF PHARMACY REGULATIONS.

1. The commissioner of insurance, in consultation with the board of pharmacy, shall review all regulations under chapter 155A and chapter 510B that govern pharmacies, pharmacy benefit managers, and prescription drug pricing.
2. The review shall include a cost-benefit analysis using independent data sources to identify regulations that unnecessarily increase costs or insurance premiums for consumers while providing negligible benefits to consumer safety.
3. Within one year of the effective date of this Act, the commissioner shall submit a report to the general assembly recommending the repeal or modification of any such regulations.
4. The general assembly shall take an up-or-down vote on the recommendations as a single bill without amendment during the next regular session following submission of the report.

Sec. 4. Section 505.26, Code 2026, is amended by adding the following new subsection:  
NEW SUBSECTION. 4. Pricing transparency requirements.

- a. All health insurance carriers shall provide full up-front disclosure of premium costs and estimated out-of-pocket expenses for the twenty most common procedures covered under each policy offered in this state.
- b. Disclosures shall be made available in a clear and accessible format on the carrier's website and in policy documents prior to enrollment.
- c. A carrier that fails to comply with this subsection shall be subject to penalties under section 507B.4.

Sec. 5. NEW SECTION. 505.33 REVIEW OF PAPER NOTIFICATION REQUIREMENTS.

1. The commissioner of insurance shall review all requirements under this chapter and related provisions for paper notifications related to health insurance or medical care.
2. The review shall aim to transition as many notifications as practical to online publication.
3. For notifications transitioned online, delivery shall be limited to a postcard-sized mailing, hand delivery, or email that includes a quick response code or direct uniform resource locator to access the information.
4. Within one year of the effective date of this Act, the commissioner shall adopt rules to implement the transitions identified in the review.

Sec. 6. Section 509.1, Code 2026, is amended by adding the following new paragraph:  
NEW PARAGRAPH. f. A policy issued to an association of small businesses located in areas larger than the same city or county, provided the association otherwise meets the requirements of paragraph "e" and complies with applicable federal law, including the Employee Retirement Income Security Act of 1974 (ERISA), for the purpose of creating group health insurance plans.

Sec. 7. Section 155A.27, Code 2026, is amended by adding the following new subsection:  
NEW SUBSECTION. 5. Pharmacies shall offer alternative generic drugs whenever available and shall disclose the wholesale acquisition cost of the prescribed drug and any available generics to the consumer prior to dispensing. A pharmacy that fails to comply with this subsection shall be subject to penalties under this chapter.

Sec. 8. NEW SECTION. 10B.14 ATTORNEY GENERAL PRIORITIES FOR INVESTIGATIONS.  
The attorney general shall prioritize investigations into allegations of collusion in drug pricing, price gouging in groceries, and anti-competitive practices in the state's food supply chains, utilizing existing resources and authority under this chapter and chapter 714.

Sec. 9. NEW SECTION. 175.9 PROMOTION OF FARMERS' MARKETS AND DIRECT-TO-CONSUMER SALES.

The department of agriculture and land stewardship shall adopt policies and rules to deregulate and promote the growth of farmers' markets and direct-to-consumer sales of agricultural products, including reducing permitting requirements and administrative burdens under chapter 137F and related provisions.

Sec. 10. Section 137F.8, Code 2026, is amended to read as follows:

137F.8 Farmers markets.

A vendor who offers a product for sale at a farmers market shall have the sole responsibility to obtain and maintain any license required to sell or distribute food. Regulations on the location of farmers' markets and direct-to-consumer sales shall be minimized to allow such activities in a broader range of venues, including public spaces, private properties, and online platforms, provided basic food safety standards are met.

Sec. 11. NEW SECTION. 15.335C PRIORITIZATION OF GROCERY STORE ESTABLISHMENT IN UNDERSERVED COMMUNITIES.

The economic development authority shall implement strategies to prioritize the establishment of grocery stores in communities that do not have an existing grocery store. Such strategies may include targeted marketing, streamlined permitting assistance, technical support, and coordination with local governments and private developers, utilizing existing programs and resources.

Sec. 12. SUPREMACY. The provisions of this Act shall take precedence over any conflicting rule, regulation, or policy adopted by any state agency, board, or commission prior to the effective date of this Act.

Sec. 13. SEVERABILITY. If any provision of this Act or its application to any person or circumstance is held invalid, the invalidity does not affect other provisions or applications of this Act which can be given effect without the invalid provision or application, and to this end the provisions of this Act are severable.

Sec. 14. EFFECTIVE DATE. This Act, being deemed of immediate importance, takes effect July 1, 2026.