

By the Committees on Budget; and Banking and Insurance; and  
 Senator Wise

576-04689-11

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1                                   A bill to be entitled  
 2           An act relating to health insurance; creating ss.  
 3           627.64995, 627.66995, and 641.31099, F.S.; prohibiting  
 4           certain health insurance policies and health  
 5           maintenance contracts from providing coverage for  
 6           abortions; providing exceptions; defining the term  
 7           "state"; amending s. 627.6515, F.S.; providing that  
 8           certain restrictions on coverage for abortions apply  
 9           to certain group health insurance policies issued or  
 10          delivered outside the state which provide coverage to  
 11          residents of the state; amending s. 627.6699, F.S.;  
 12          providing that certain restrictions on coverage for  
 13          abortions apply to plans under the Employee Health  
 14          Care Access Act; providing an effective date.

15  
 16 Be It Enacted by the Legislature of the State of Florida:

17  
 18           Section 1. Section 627.64995, Florida Statutes, is created  
 19 to read:

20           627.64995 Restrictions on use of state and federal funds  
 21 for state exchanges.—

22           (1) A health insurance policy under which coverage is  
 23 purchased in whole or in part with any state or federal funds  
 24 through an exchange created pursuant to the federal Patient  
 25 Protection and Affordable Care Act, Pub. L. No. 111-148, may not  
 26 provide coverage for an abortion as defined in s. 390.011(1),  
 27 except if the pregnancy is the result of an act of rape or  
 28 incest, or in the case where a woman suffers from a physical  
 29 disorder, physical injury, or physical illness, including a

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30 life-endangering physical condition caused by or arising from  
31 the pregnancy itself, which would, as certified by a physician,  
32 place the woman in danger of death unless an abortion is  
33 performed. Coverage is deemed to be purchased with state or  
34 federal funds if any tax credit or cost-sharing credit is  
35 applied toward the health insurance policy.

36 (2) This section does not prohibit a health insurance  
37 policy from offering separate coverage for an abortion if such  
38 coverage is not purchased in whole or in part with state or  
39 federal funds.

40 (3) As used in this section, the term "state" means this  
41 state or any political subdivision of the state.

42 Section 2. Section 627.66995, Florida Statutes, is created  
43 to read:

44 627.66995 Restrictions on use of state and federal funds  
45 for state exchanges.—

46 (1) A group, franchise, or blanket health insurance policy  
47 under which coverage is purchased in whole or in part with any  
48 state or federal funds through an exchange created pursuant to  
49 the federal Patient Protection and Affordable Care Act, Pub. L.  
50 No. 111-148, may not provide coverage for an abortion as defined  
51 in s. 390.011(1), except if the pregnancy is the result of an  
52 act of rape or incest, or in the case where a woman suffers from  
53 a physical disorder, physical injury, or physical illness,  
54 including a life-endangering physical condition caused by or  
55 arising from the pregnancy itself, which would, as certified by  
56 a physician, place the woman in danger of death unless an  
57 abortion is performed. Coverage is deemed to be purchased with  
58 state or federal funds if any tax credit or cost-sharing credit

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59 is applied toward the group, franchise, or blanket health  
60 insurance policy.

61 (2) This section does not prohibit a group, franchise, or  
62 blanket health insurance policy from offering separate coverage  
63 for an abortion if such coverage is not purchased in whole or in  
64 part with state or federal funds.

65 (3) As used in this section, the term "state" means this  
66 state or any political subdivision of the state.

67 Section 3. Section 641.31099, Florida Statutes, is created  
68 to read:

69 641.31099 Restrictions on use of state and federal funds  
70 for state exchanges.—

71 (1) A health maintenance contract under which coverage is  
72 purchased in whole or in part with any state or federal funds  
73 through an exchange created pursuant to the federal Patient  
74 Protection and Affordable Care Act, Pub. L. No. 111-148, may not  
75 provide coverage for an abortion as defined in s. 390.011(1),  
76 except if the pregnancy is the result of an act of rape or  
77 incest, or in the case where a woman suffers from a physical  
78 disorder, physical injury, or physical illness, including a  
79 life-endangering physical condition caused by or arising from  
80 the pregnancy itself, which would, as certified by a physician,  
81 place the woman in danger of death unless an abortion is  
82 performed. Coverage is deemed to be purchased with state or  
83 federal funds if any tax credit or cost-sharing credit is  
84 applied toward the health maintenance contract.

85 (2) This section does not prohibit a health maintenance  
86 contract from offering separate coverage for an abortion if such  
87 coverage is not purchased in whole or in part with state or

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88 federal funds.

89 (3) As used in this section, the term "state" means this  
90 state or any political subdivision of the state.

91 Section 4. Paragraph (c) of subsection (2) of section  
92 627.6515, Florida Statutes, is amended to read:

93 627.6515 Out-of-state groups.—

94 (2) Except as otherwise provided in this part, this part  
95 does not apply to a group health insurance policy issued or  
96 delivered outside this state under which a resident of this  
97 state is provided coverage if:

98 (c) The policy provides the benefits specified in ss.  
99 627.419, 627.6574, 627.6575, 627.6579, 627.6612, 627.66121,  
100 627.66122, 627.6613, 627.667, 627.6675, 627.6691, and 627.66911,  
101 and complies with the requirements of s. 627.66995.

102 Section 5. Present subsection (17) of section 627.6699,  
103 Florida Statutes, is renumbered as subsection (18), and a new  
104 subsection (17) is added to that section, to read:

105 627.6699 Employee Health Care Access Act.—

106 (17) RESTRICTIONS ON COVERAGE.—

107 (a) A plan under which coverage is purchased in whole or in  
108 part with any state or federal funds through an exchange created  
109 pursuant to the federal Patient Protection and Affordable Care  
110 Act, Pub. L. No. 111-148, may not provide coverage for an  
111 abortion, as defined in s. 390.011(1), except if the pregnancy  
112 is the result of an act of rape or incest, or in the case where  
113 a woman suffers from a physical disorder, physical injury, or  
114 physical illness, including a life-endangering physical  
115 condition caused by or arising from the pregnancy itself, which  
116 would, as certified by a physician, place the woman in danger of

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117 death unless an abortion is performed. Coverage is deemed to be  
118 purchased with state or federal funds if any tax credit or cost-  
119 sharing credit is applied toward the plan.

120 (b) This subsection does not prohibit a plan from providing  
121 any person or entity with separate coverage for an abortion if  
122 such coverage is not purchased in whole or in part with state or  
123 federal funds.

124 (c) As used in this section, the term "state" means this  
125 state or any political subdivision of the state.

126 Section 6. This act shall take effect July 1, 2011.