A bill to be entitled
An act relating to motor vehicle personal injury
protection insurance; amending s. 316.066, F.S.;
revising the conditions for completing the long-form
traffic crash report; revising the information
contained in the short-form report; revising the
requirements relating to the driver’s responsibility
for submitting a report for crashes not requiring a
law enforcement report; amending s. 400.9905, F.S.;
providing that certain entities exempt from licensure
as a health care clinic must nonetheless be licensed
in order to receive reimbursement for the provision of
personal injury protection benefits; amending s.
400.991, F.S.; requiring that an application for
licensure, or exemption from licensure, as a health
care clinic include a statement regarding insurance
fraud; amending s. 626.989, F.S.; providing that
knowingly submitting false, misleading, or fraudulent
documents relating to licensure as a health care
clinic, or submitting a claim for personal injury
protection relating to clinic licensure documents, is
a fraudulent insurance act under certain conditions;
amending s. 626.9581, F.S.; requiring the Department
of Financial Services or the Office of Insurance
Regulation to revoke the certificate of authority of
an insurer that engages in unfair trade practices
while providing motor vehicle personal injury
protection insurance; amending s. 626.9894, F.S.;
conforming provisions to changes made by act; creating
s. 626.9895, F.S.; providing definitions; authorizing the Division of Insurance Fraud of the Department of Financial Services to establish a direct-support organization for the purpose of prosecuting, investigating, and preventing motor vehicle insurance fraud; providing requirements for, and duties of, the organization; requiring that the organization operate pursuant to a contract with the division; providing for the requirements of the contract; providing for a board of directors; authorizing the organization to use the division’s property and facilities subject to certain requirements; requiring that the department adopt rules relating to procedures for the organization’s governance and relating to conditions for the use of the division’s property or facilities; authorizing contributions from insurers; authorizing any moneys received by the organization to be held in a separate depository account in the name of the organization; requiring that the division deposit certain proceeds into the Insurance Regulatory Trust Fund; amending s. 627.736, F.S.; revising the cap on benefits to provide that death benefits are in addition to medical and disability benefits; revising medical benefits; distinguishing between initial and followup services; excluding massage and acupuncture from medical benefits that may be reimbursed under the Florida Motor Vehicle No-Fault Law; adding physical therapists to the list of providers that may provide services; requiring that an insurer repay any benefits...
covered by the Medicaid program; requiring that an
insurer provide a claimant an opportunity to revise
claims that contain errors; authorizing an insurer to
provide notice to the claimant and conduct an
investigation if fraud is suspected; requiring that an
insurer create and maintain a log of personal injury
protection benefits paid and that the insurer provide
to the insured or an assignee of the insured, upon
request, a copy of the log if litigation is commenced;
revising the Medicare fee schedules that an insurer
may use as a basis for limiting reimbursement of
personal injury protection benefits; providing that
the Medicare fee schedule in effect on a specific date
applies for purposes of limiting reimbursement;
requiring that an insurer that limits payments based
on the statutory fee schedule include a notice in
insurance policies at the time of issuance or renewal;
deleting obsolete provisions; providing that certain
entities exempt from licensure as a clinic must
nonetheless be licensed to receive reimbursement for
the provision of personal injury protection benefits;
providing exceptions; requiring that an insurer notify
parties in disputes over personal injury protection
claims when policy limits are reached; providing
criteria for the award of attorney fees; providing a
presumption regarding the use of a contingency risk
multiplier; consolidating provisions relating to
unfair or deceptive practices under certain
conditions; providing for demand notices to be

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submitted electronically; requiring that a person, entity, or licensee that makes a referral for medical benefits disclose referral fees in writing to the insured and insurer; eliminating a requirement that all parties mutually and expressly agree to the use of electronic transmission of data; amending s. 627.7405, F.S.; providing an exception from an insurer’s right of reimbursement for certain owners or registrants; amending s. 817.234, F.S.; providing that it is insurance fraud to present a claim for personal injury protection benefits payable to a person or entity that knowingly submitted false, misleading, or fraudulent documents relating to licensure as a health care clinic; providing that a licensed health care practitioner guilty of certain insurance fraud loses his or her license and may not receive reimbursement for personal injury protection benefits for a specified period; defining the term “insurer”; amending s. 316.065, F.S.; conforming a cross-reference; requiring personal injury protection motor vehicle insurers to file rates with the Office of Insurance Regulation for review under certain circumstances; specifying a presumption with regard to rates for personal injury protection motor vehicle insurance; requiring that the Office of Insurance Regulation perform a data call relating to personal injury protection; prescribing required elements of the data call; providing for severability; providing effective dates.
Be It Enacted by the Legislature of the State of Florida:

Section 1. Subsection (1) of section 316.066, Florida Statutes, is amended to read:

316.066 Written reports of crashes.—

(1)(a) A Florida Traffic Crash Report, Long Form must be completed and submitted to the department within 10 days after completing an investigation is completed by the every law enforcement officer who in the regular course of duty investigates a motor vehicle crash that:
   1. Resulted in death or personal injury;
   2. Involved a violation of s. 316.061(1) or s. 316.193;
   3. Rendered a vehicle inoperable to a degree that required a wrecker to remove it from the scene of the crash; or
   4. Involved a commercial motor vehicle.

(b) In any every crash for which a Florida Traffic Crash Report, Long Form is not required by this section and which occurs on the public roadways of this state, the law enforcement officer shall may complete a short-form crash report or provide a driver exchange-of-information form, to be completed by all drivers and passengers each party involved in the crash, which requires the identification of each vehicle that the drivers and passengers were in. The short-form report must include:
   1. The date, time, and location of the crash.
   2. A description of the vehicles involved.
   3. The names and addresses of the parties involved, including all drivers and passengers, and the identification of the vehicle in which each was a passenger.
4. The names and addresses of witnesses.
5. The name, badge number, and law enforcement agency of the officer investigating the crash.
6. The names of the insurance companies for the respective parties involved in the crash.

(c) Each party to the crash must provide the law enforcement officer with proof of insurance, which must be documented in the crash report. If a law enforcement officer submits a report on the crash, proof of insurance must be provided to the officer by each party involved in the crash. Any party who fails to provide the required information commits a noncriminal traffic infraction, punishable as a nonmoving violation as provided in chapter 318, unless the officer determines that due to injuries or other special circumstances such insurance information cannot be provided immediately. If the person provides the law enforcement agency, within 24 hours after the crash, proof of insurance that was valid at the time of the crash, the law enforcement agency may void the citation.

(d) The driver of a vehicle that was in any manner involved in a crash resulting in damage to any vehicle or other property which does not require a law enforcement report in an amount of $500 or more which was not investigated by a law enforcement agency, shall, within 10 days after the crash, submit a written report of the crash to the department. The report shall be submitted on a form approved by the department. The entity receiving the report may require witnesses of the crash to render reports and may require any driver of a vehicle involved in a crash of which a written report must be made to file supplemental written reports if the original report is
deemed insufficient by the receiving entity.

(e) Long-form and short-form crash reports prepared by law enforcement must be submitted to the department and may shall be maintained by the law enforcement officer’s agency.

Section 2. Subsection (4) of section 400.9905, Florida Statutes, is amended to read:

400.9905 Definitions.—

(4) “Clinic” means an entity where at which health care services are provided to individuals and which tenders charges for reimbursement for such services, including a mobile clinic and a portable equipment provider. As used in for purposes of this part, the term does not include and the licensure requirements of this part do not apply to:

(a) Entities licensed or registered by the state under chapter 395; or entities licensed or registered by the state and providing only health care services within the scope of services authorized under their respective licenses granted under ss. 383.30-383.335, chapter 390, chapter 394, chapter 397, this chapter except part X, chapter 429, chapter 463, chapter 465, chapter 466, chapter 478, part I of chapter 483, chapter 484, or chapter 651; end-stage renal disease providers authorized under 42 C.F.R. part 405, subpart U; or providers certified under 42 C.F.R. part 485, subpart B or subpart H; or any entity that provides neonatal or pediatric hospital-based health care services or other health care services by licensed practitioners solely within a hospital licensed under chapter 395.

(b) Entities that own, directly or indirectly, entities licensed or registered by the state pursuant to chapter 395; or entities that own, directly or indirectly, entities licensed or
registered by the state and providing only health care services within the scope of services authorized pursuant to their respective licenses granted under ss. 383.30-383.335, chapter 390, chapter 394, chapter 397, this chapter except part X, chapter 429, chapter 463, chapter 465, chapter 466, chapter 478, part I of chapter 483, chapter 484, chapter 651; end-stage renal disease providers authorized under 42 C.F.R. part 405, subpart U; or providers certified under 42 C.F.R. part 485, subpart B or subpart H; or any entity that provides neonatal or pediatric hospital-based health care services by licensed practitioners solely within a hospital licensed under chapter 395.

(c) Entities that are owned, directly or indirectly, by an entity licensed or registered by the state pursuant to chapter 395; or entities that are owned, directly or indirectly, by an entity licensed or registered by the state and providing only health care services within the scope of services authorized pursuant to their respective licenses granted under ss. 383.30-383.335, chapter 390, chapter 394, chapter 397, this chapter except part X, chapter 429, chapter 463, chapter 465, chapter 466, chapter 478, part I of chapter 483, chapter 484, or chapter 651; end-stage renal disease providers authorized under 42 C.F.R. part 405, subpart U; or providers certified under 42 C.F.R. part 485, subpart B or subpart H; or any entity that provides neonatal or pediatric hospital-based health care services by licensed practitioners solely within a hospital under chapter 395.

(d) Entities that are under common ownership, directly or indirectly, with an entity licensed or registered by the state pursuant to chapter 395; or entities that are under common

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ownership, directly or indirectly, with an entity licensed or registered by the state and providing only health care services within the scope of services authorized pursuant to their respective licenses granted under ss. 383.30-383.335, chapter 390, chapter 394, chapter 397, this chapter except part X, chapter 429, chapter 463, chapter 465, chapter 466, chapter 478, part I of chapter 483, chapter 484, or chapter 651; end-stage renal disease providers authorized under 42 C.F.R. part 405, subpart U; or providers certified under 42 C.F.R. part 485, subpart B or subpart H; or any entity that provides neonatal or pediatric hospital-based health care services by licensed practitioners solely within a hospital licensed under chapter 395.

(e) An entity that is exempt from federal taxation under 26 U.S.C. s. 501(c)(3) or (4), an employee stock ownership plan under 26 U.S.C. s. 409 that has a board of trustees at least not less than two-thirds of which are Florida-licensed health care practitioners and provides only physical therapy services under physician orders, any community college or university clinic, and any entity owned or operated by the federal or state government, including agencies, subdivisions, or municipalities thereof.

(f) A sole proprietorship, group practice, partnership, or corporation that provides health care services by physicians covered by s. 627.419, that is directly supervised by one or more of such physicians, and that is wholly owned by one or more of those physicians or by a physician and the spouse, parent, child, or sibling of that physician.

(g) A sole proprietorship, group practice, partnership, or
that provides health care services by licensed health care practitioners under chapter 457, chapter 458, chapter 459, chapter 460, chapter 461, chapter 462, chapter 463, chapter 466, chapter 467, chapter 480, chapter 484, chapter 486, chapter 489, chapter 490, chapter 491, or part I, part III, part X, part XIII, or part XIV of chapter 468, or s. 464.012, and that is wholly owned by one or more licensed health care practitioners, or the licensed health care practitioners set forth in this paragraph and the spouse, parent, child, or sibling of a licensed health care practitioner if, so long as one of the owners who is a licensed health care practitioner is supervising the business activities and is legally responsible for the entity’s compliance with all federal and state laws. However, a health care practitioner may not supervise services beyond the scope of the practitioner’s license, except that, for the purposes of this part, a clinic owned by a licensee in s. 456.053(3)(b) which provides only services authorized pursuant to s. 456.053(3)(b) may be supervised by a licensee specified in s. 456.053(3)(b).

(h) Clinical facilities affiliated with an accredited medical school at which training is provided for medical students, residents, or fellows.

(i) Entities that provide only oncology or radiation therapy services by physicians licensed under chapter 458 or chapter 459 or entities that provide oncology or radiation therapy services by physicians licensed under chapter 458 or chapter 459 which are owned by a corporation whose shares are publicly traded on a recognized stock exchange.

(j) Clinical facilities affiliated with a college of
chiropractic accredited by the Council on Chiropractic Education
at which training is provided for chiropractic students.

(k) Entities that provide licensed practitioners to staff
emergency departments or to deliver anesthesia services in
facilities licensed under chapter 395 and that derive at least
90 percent of their gross annual revenues from the provision of
such services. Entities claiming an exemption from licensure
under this paragraph must provide documentation demonstrating
compliance.

(l) Orthotic or prosthetic clinical facilities that are a
publicly traded corporation or that are wholly owned, directly
or indirectly, by a publicly traded corporation. As used in this
paragraph, a publicly traded corporation is a corporation that
issues securities traded on an exchange registered with the
United States Securities and Exchange Commission as a national
securities exchange.

Notwithstanding this subsection, an entity shall be deemed a
clinic and must be licensed under this part in order to receive
reimbursement under the Florida Motor Vehicle No-Fault Law, ss.
627.730-627.7405, unless exempted under s. 627.736(5)(h). An
entity required to be licensed in order to receive reimbursement
under the Florida Motor Vehicle No-Fault Law is exempt from all
license fees under this part.

Section 3. Subsection (6) is added to section 400.991,
Florida Statutes, to read:

400.991 License requirements; background screenings;
prohibitions.—

(6) All agency forms for licensure application or exemption
from licensure under this part must contain the following statement:

INSURANCE FRAUD NOTICE.—A person who knowingly submits a false, misleading, or fraudulent application or other document when applying for licensure as a health care clinic, seeking an exemption from licensure as a health care clinic, or demonstrating compliance with part X of chapter 400, Florida Statutes, with the intent to use the license, exemption from licensure, or demonstration of compliance to provide services or seek reimbursement under the Florida Motor Vehicle No-Fault Law, commits a fraudulent insurance act, as defined in s. 626.989, Florida Statutes. A person who presents a claim for personal injury protection benefits knowing that the payee knowingly submitted such health care clinic application or document, commits insurance fraud, as defined in s. 817.234, Florida Statutes.

Section 4. Subsection (1) of section 626.989, Florida Statutes, is amended to read:

626.989 Investigation by department or Division of Insurance Fraud; compliance; immunity; confidential information; reports to division; division investigator’s power of arrest.—

(1) For the purposes of this section:

(a) A person commits a “fraudulent insurance act” if the person:

1. Knowingly and with intent to defraud presents, causes to be presented, or prepares with knowledge or belief that it will
be presented, to or by an insurer, self-insurer, self-insurance
fund, servicing corporation, purported insurer, broker, or any
agent thereof, any written statement as part of, or in support
of, an application for the issuance of, or the rating of, any
insurance policy, or a claim for payment or other benefit
pursuant to any insurance policy, which the person knows to
contain materially false information concerning any fact
material thereto or if the person conceals, for the purpose of
misleading another, information concerning any fact material
thereto.

2. Knowingly submits:
   a. A false, misleading, or fraudulent application or other
document when applying for licensure as a health care clinic,
seeking an exemption from licensure as a health care clinic, or
demonstrating compliance with part X of chapter 400 with an
intent to use the license, exemption from licensure, or
demonstration of compliance to provide services or seek
reimbursement under the Florida Motor Vehicle No-Fault Law.
   b. A claim for payment or other benefit pursuant to a
personal injury protection insurance policy under the Florida
Motor Vehicle No-Fault Law if the person knows that the payee
knowingly submitted a false, misleading, or fraudulent
application or other document when applying for licensure as a
health care clinic, seeking an exemption from licensure as a
health care clinic, or demonstrating compliance with part X of
chapter 400. For the purposes of this section,
   (b) The term “insurer” also includes a any
health
maintenance organization, and the term “insurance policy” also
includes a health maintenance organization subscriber contract.
Section 5. Section 626.9581, Florida Statutes, is amended to read:
626.9581 Cease and desist and penalty orders.—After the hearing provided in s. 626.9571, the department or office shall enter a final order in accordance with s. 120.569. If it is determined that the person charged has engaged in an unfair or deceptive act or practice or the unlawful transaction of insurance, the department or office shall also issue an order requiring the violator to cease and desist from engaging in such method of competition, act, or practice or the unlawful transaction of insurance. Further, if the act or practice is a violation of s. 626.9541, or s. 626.9551, or s. 627.736(11), the department or office may, at its discretion, order any one or more of the following:

(1) Suspension or revocation of the person’s certificate of authority, license, or eligibility for any certificate of authority or license, if he or she knew, or reasonably should have known, he or she was in violation of this act. However, the office must revoke the certificate of authority of an insurer that violates s. 627.736(11) for at least 5 years, and all board members of such insurer are prohibited from serving on the board of another insurer for 5 years.

(2) Such other relief as may be provided under in the insurance code.

Section 6. Subsection (5) of section 626.9894, Florida Statutes, is amended to read:
626.9894 Gifts and grants.—

(5) Notwithstanding the provisions of s. 216.301 and pursuant to s. 216.351, any balance of moneys deposited into the
Insurance Regulatory Trust Fund pursuant to this section or s. 626.9895 remaining at the end of any fiscal year is shall be available for carrying out the duties and responsibilities of the division. The department may request annual appropriations from the grants and donations received pursuant to this section or s. 626.9895 and cash balances in the Insurance Regulatory Trust Fund for the purpose of carrying out its duties and responsibilities related to the division’s anti-fraud efforts, including the funding of dedicated prosecutors and related personnel.

Section 7. Section 626.9895, Florida Statutes, is created to read:

626.9895 Motor vehicle insurance fraud direct-support organization.—

(1) DEFINITIONS.—As used in this section, the term:

(a) “Division” means the Division of Insurance Fraud of the Department of Financial Services.

(b) “Motor vehicle insurance fraud” means any act defined as a “fraudulent insurance act” under s. 626.989, which relates to the coverage of motor vehicle insurance as described in part XI of chapter 627.

(c) “Organization” means the direct-support organization established under this section.

(2) ORGANIZATION ESTABLISHED.—The division may establish a direct-support organization, to be known as the “Automobile Insurance Fraud Strike Force,” whose sole purpose is to support the prosecution, investigation, and prevention of motor vehicle insurance fraud. The organization shall:

(a) Be a not-for-profit corporation incorporated under
chapter 617 and approved by the Department of State.

(b) Be organized and operated to conduct programs and
activities; raise funds; request and receive grants, gifts, and
bequests of money; acquire, receive, hold, invest, and
administer, in its own name, securities, funds, objects of
value, or other property, real or personal; and make grants and
expenditures to or for the direct or indirect benefit of the
division, state attorneys’ offices, the statewide prosecutor,
the Agency for Health Care Administration, and the Department of
Health to the extent that such grants and expenditures are used
exclusively to advance the prosecution, investigation, or
prevention of motor vehicle insurance fraud. Grants and
expenditures may include the cost of salaries or benefits of
motor vehicle insurance fraud investigators, prosecutors, or
support personnel if such grants and expenditures do not
interfere with prosecutorial independence or otherwise create
conflicts of interest which threaten the success of
prosecutions.

(c) Be determined by the division to operate in a manner
that promotes the goals of laws relating to motor vehicle
insurance fraud, that is in the best interest of the state, and
that is in accordance with the adopted goals and mission of the
division.

(d) Use all of its grants and expenditures solely for the
purpose of preventing and decreasing motor vehicle insurance
fraud, and not for the purpose of lobbying as defined in s.
11.045.

(e) Be subject to an annual financial audit in accordance
with s. 215.981.
465 (3) CONTRACT.—The organization shall operate under written
466 contract with the division. The contract must provide for:
467 (a) Approval of the articles of incorporation and bylaws of
468 the organization by the division.
469 (b) Submission of an annual budget for approval of the
470 division. The budget must require the organization to minimize
471 costs to the division and its members at all times by using
472 existing personnel and property and allowing for telephonic
473 meetings if appropriate.
474 (c) Certification by the division that the organization is
475 complying with the terms of the contract and in a manner
476 consistent with the goals and purposes of the department and in
477 the best interest of the state. Such certification must be made
478 annually and reported in the official minutes of a meeting of
479 the organization.
480 (d) Allocation of funds to address motor vehicle insurance
481 fraud.
482 (e) Reversion of moneys and property held in trust by the
483 organization for motor vehicle insurance fraud prosecution,
484 investigation, and prevention to the division if the
485 organization is no longer approved to operate for the department
486 or if the organization ceases to exist, or to the state if the
487 division ceases to exist.
488 (f) Specific criteria to be used by the organization’s
489 board of directors to evaluate the effectiveness of funding used
490 to combat motor vehicle insurance fraud.
491 (g) The fiscal year of the organization, which begins July
492 1 of each year and ends June 30 of the following year.
493 (h) Disclosure of the material provisions of the contract,
and distinguishing between the department and the organization
to donors of gifts, contributions, or bequests, including
providing such disclosure on all promotional and fundraising
publications.

(4) BOARD OF DIRECTORS.—
(a) The board of directors of the organization shall
consist of the following eleven members:

1. The Chief Financial Officer, or designee, who shall
serve as chair.

2. Two state attorneys, one of whom shall be appointed by
the Chief Financial Officer and one of whom shall be appointed
by the Attorney General.

3. Two representatives of motor vehicle insurers appointed
by the Chief Financial Officer.

4. Two representatives of local law enforcement agencies,
one of whom shall be appointed by the Chief Financial Officer
and one of whom shall be appointed by the Attorney General.

5. Two representatives of the types of health care
providers who regularly make claims for benefits under ss.
627.730-627.7405, one of whom shall be appointed by the
President of the Senate and one of whom shall be appointed by
the Speaker of the House of Representatives. The appointees may
not represent the same type of health care provider.

6. A private attorney that has experience in representing
claimants in actions for benefits under ss. 627.730-627.7405,
who shall be appointed by the President of the Senate.

7. A private attorney who has experience in representing
insurers in actions for benefits under ss. 627.730-627.7405, who
shall be appointed by the Speaker of the House of
Representatives.

(b) The officer who appointed a member of the board may remove that member for cause. The term of office of an appointed member expires at the same time as the term of the officer who appointed him or her or at such earlier time as the person ceases to be qualified.

(5) USE OF PROPERTY.—The department may authorize, without charge, appropriate use of fixed property and facilities of the division by the organization, subject to this subsection.

(a) The department may prescribe any condition with which the organization must comply in order to use the division’s property or facilities.

(b) The department may not authorize the use of the division’s property or facilities if the organization does not provide equal membership and employment opportunities to all persons regardless of race, religion, sex, age, or national origin.

(c) The department shall adopt rules prescribing the procedures by which the organization is governed and any conditions with which the organization must comply to use the division’s property or facilities.

(6) CONTRIBUTIONS FROM INSURERS.—Contributions from an insurer to the organization shall be allowed as an appropriate business expense of the insurer for all regulatory purposes.

(7) DEPOSITORY ACCOUNT.—Any moneys received by the organization may be held in a separate depository account in the name of the organization and subject to the contract with the division.

(8) DIVISION’S RECEIPT OF PROCEEDS.—Proceeds received by
the division from the organization shall be deposited into the Insurance Regulatory Trust Fund.

Section 8. Subsections (1), (4), (5), (6), (8), (9), (10), and (11) of section 627.736, Florida Statutes, are amended, and subsection (17) is added to that section, to read:

627.736 Required personal injury protection benefits; exclusions; priority; claims.—

(1) REQUIRED BENEFITS.—An insurance policy complying with the security requirements of s. 627.733 must provide personal injury protection to the named insured, relatives residing in the same household, persons operating the insured motor vehicle, passengers in the such motor vehicle, and other persons struck by the such motor vehicle and suffering bodily injury while not an occupant of a self-propelled vehicle, subject to the provisions of subsection (2) and paragraph (4)(e), to a limit of $10,000 in medical and disability benefits and $5,000 in death benefits resulting from loss sustained by any such person as a result of bodily injury, sickness, disease, or death arising out of the ownership, maintenance, or use of a motor vehicle as follows:

(a) Medical benefits.—Eighty percent of all reasonable expenses for medically necessary medical, surgical, X-ray, dental, and rehabilitative services, including prosthetic devices and medically necessary ambulance, hospital, and nursing services if the individual receives initial services and care pursuant to subparagraph 1. within 14 days after the motor vehicle accident. However, The medical benefits shall provide reimbursement only for:

1. Initial services and care that are lawfully provided,
supervised, ordered, or prescribed by a physician licensed under chapter 458 or chapter 459, a dentist licensed under chapter 466, or a chiropractic physician licensed under chapter 460 or that are provided in a hospital or in a facility that owns, or is wholly owned by, a hospital. Initial services and care may also be provided by a person or entity licensed under part III of chapter 401 which provides emergency transportation and treatment.

2. Followup services and care consistent with the underlying medical diagnosis rendered pursuant to subparagraph 1. which may be provided, supervised, ordered, or prescribed only by a physician licensed under chapter 458 or chapter 459, a chiropractic physician licensed under chapter 460, a dentist licensed under chapter 466, or, to the extent permitted by applicable law and under the supervision of such physician, osteopathic physician, chiropractic physician, or dentist, by a physician assistant licensed under chapter 458 or chapter 459 or an advanced registered nurse practitioner licensed under chapter 464. Followup services and care may also be provided by any of the following persons or entities:

a. A hospital or ambulatory surgical center licensed under chapter 395.

2. A person or entity licensed under ss. 401.2101-401.45 that provides emergency transportation and treatment.

b. An entity wholly owned by one or more physicians licensed under chapter 458 or chapter 459, chiropractic physicians licensed under chapter 460, or dentists licensed under chapter 466 or by such practitioner or practitioners and the spouse, parent, child, or sibling of such practitioner.
or those practitioners.

   c. An entity that owns or is wholly owned, directly or indirectly, by a hospital or hospitals.

d. A physical therapist licensed under chapter 486.

e. A health care clinic licensed under part X of chapter 400 which ss. 400.990-400.995 that is:

   a. accredited by the Joint Commission on Accreditation of Healthcare Organizations, the American Osteopathic Association, the Commission on Accreditation of Rehabilitation Facilities, or the Accreditation Association for Ambulatory Health Care, Inc.; or

   b. A health care clinic that:

      (I) Has a medical director licensed under chapter 458, chapter 459, or chapter 460;

      (II) Has been continuously licensed for more than 3 years or is a publicly traded corporation that issues securities traded on an exchange registered with the United States Securities and Exchange Commission as a national securities exchange; and

      (III) Provides at least four of the following medical specialties:

      (A) General medicine.

      (B) Radiography.

      (C) Orthopedic medicine.

      (D) Physical medicine.

      (E) Physical therapy.

      (F) Physical rehabilitation.

      (G) Prescribing or dispensing outpatient prescription medication.
(H) Laboratory services.

3. Reimbursement for services and care provided by each type of licensed medical provider authorized to render such services and care is limited to the lesser of 24 visits or to services or care rendered within 12 weeks after the date of the initial treatment, whichever comes first, unless the insurer authorizes additional services or care.

4. Medical benefits do not include massage as defined in s. 480.033 or acupuncture as defined in s. 457.102, regardless of the person, entity, or licensee providing massage or acupuncture, and a licensed massage therapist or licensed acupuncturist may not be reimbursed for medical benefits under this section.

5. The Financial Services Commission shall adopt by rule the form that must be used by an insurer and a health care provider specified in sub-subparagraph 2.b., sub-subparagraph 2.c., or sub-subparagraph 2.e. sub-subparagraph 3., subparagraph 4., or subparagraph 5. to document that the health care provider meets the criteria of this paragraph, which rule must include a requirement for a sworn statement or affidavit.

(b) Disability benefits.—Sixty percent of any loss of gross income and loss of earning capacity per individual from inability to work proximately caused by the injury sustained by the injured person, plus all expenses reasonably incurred in obtaining from others ordinary and necessary services in lieu of those that, but for the injury, the injured person would have performed without income for the benefit of his or her household. All disability benefits payable under this provision must shall be paid at least not less than every 2 weeks.

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CODING: Words stricken are deletions; words underlined are additions.
(c) Death benefits.—Death benefits equal to the lesser of $5,000 or the remainder of unused personal injury protection benefits per individual. Death benefits are in addition to the medical and disability benefits provided under the insurance policy. The insurer may pay death such benefits to the executor or administrator of the deceased, to any of the deceased’s relatives by blood, or legal adoption, or connection by marriage, or to any person appearing to the insurer to be equitably entitled to such benefits thereto.

Only insurers writing motor vehicle liability insurance in this state may provide the required benefits of this section, and no such insurer may not shall require the purchase of any other motor vehicle coverage other than the purchase of property damage liability coverage as required by s. 627.7275 as a condition for providing such required benefits. Insurers may not require that property damage liability insurance in an amount greater than $10,000 be purchased in conjunction with personal injury protection. Such insurers shall make benefits and required property damage liability insurance coverage available through normal marketing channels. Any insurer writing motor vehicle liability insurance in this state who fails to comply with such availability requirement as a general business practice violates shall be deemed to have violated part IX of chapter 626, and such violation constitutes shall constitute an unfair method of competition or an unfair or deceptive act or practice involving the business of insurance. Any and any such insurer committing such violation is shall be subject to the penalties provided under that afforded in such part, as well as...
those provided which may be afforded elsewhere in the insurance code.

(4) **PAYMENT OF BENEFITS; WHEN DUE.**—Benefits due from an insurer under ss. 627.730-627.7405 are shall be primary, except that benefits received under any workers’ compensation law must shall be credited against the benefits provided by subsection (1) and are shall be due and payable as loss accrues upon receipt of reasonable proof of such loss and the amount of expenses and loss incurred which are covered by the policy issued under ss. 627.730-627.7405. If When the Agency for Health Care Administration provides, pays, or becomes liable for medical assistance under the Medicaid program related to injury, sickness, disease, or death arising out of the ownership, maintenance, or use of a motor vehicle, the benefits under ss. 627.730-627.7405 are shall be subject to the provisions of the Medicaid program. However, within 30 days after receiving notice that the Medicaid program paid such benefits, the insurer shall repay the full amount of the benefits to the Medicaid program.

(a) An insurer may require written notice to be given as soon as practicable after an accident involving a motor vehicle with respect to which the policy affords the security required by ss. 627.730-627.7405.

(b) Personal injury protection insurance benefits paid pursuant to this section are shall be overdue if not paid within 30 days after the insurer is furnished written notice of the fact of a covered loss and of the amount of same. However:

1. If such written notice of the entire claim is not furnished to the insurer as to the entire claim, any partial amount supported by written notice is overdue if not paid within...
30 days after such written notice is furnished to the insurer. Any part or all of the remainder of the claim that is subsequently supported by written notice is overdue if not paid within 30 days after such written notice is furnished to the insurer.

2. If an insurer pays only a portion of a claim or rejects a claim, the insurer shall provide at the time of the partial payment or rejection an itemized specification of each item that the insurer had reduced, omitted, or declined to pay and any information that the insurer desires the claimant to consider related to the medical necessity of the denied treatment or to explain the reasonableness of the reduced charge, provided that this does not limit the introduction of evidence at trial. The insurer shall include the name and address of the person to whom the claimant should respond and a claim number to be referenced in future correspondence.

3. If an insurer pays only a portion of a claim or rejects a claim due to an alleged error in the claim, the insurer, at the time of the partial payment or rejection, shall provide an itemized specification or explanation of benefits due to the specified error. Upon receiving the specification or explanation, the person making the claim, at the person’s option and without waiving any other legal remedy for payment, has 15 days to submit a revised claim, which shall be considered a timely submission of written notice of a claim.

4. However, Notwithstanding the fact that written notice has been furnished to the insurer, any payment is not deemed overdue if when the insurer has reasonable proof to
5. For the purpose of calculating the extent to which any benefits are overdue, payment shall be treated as being made on the date a draft or other valid instrument which is equivalent to payment was placed in the United States mail in a properly addressed, postpaid envelope or, if not so posted, on the date of delivery.

6. This paragraph does not preclude or limit the ability of the insurer to assert that the claim was unrelated, was not medically necessary, or was unreasonable or that the amount of the charge was in excess of that permitted under, or in violation of, subsection (5). Such assertion by the insurer may be made at any time, including after payment of the claim or after the 30-day time period for payment set forth in this paragraph.

(c) Upon receiving notice of an accident that is potentially covered by personal injury protection benefits, the insurer must reserve $5,000 of personal injury protection benefits for payment to physicians licensed under chapter 458 or chapter 459 or dentists licensed under chapter 466 who provide emergency services and care, as defined in s. 395.002(9), or who provide hospital inpatient care. The amount required to be held in reserve may be used only to pay claims from such physicians or dentists until 30 days after the date the insurer receives notice of the accident. After the 30-day period, any amount of the reserve for which the insurer has not received notice of such claims a claim from a physician or dentist who provided emergency services and care or who provided hospital inpatient care may then be used by the insurer to pay other claims. The
time periods specified in paragraph (b) for required payment of personal injury protection benefits shall be tolled for the period of time that an insurer is required to hold payment of a claim that is not from such a physician or dentist who provided emergency services and care or who provided hospital inpatient care to the extent that the personal injury protection benefits not held in reserve are insufficient to pay the claim. This paragraph does not require an insurer to establish a claim reserve for insurance accounting purposes.

(d) All overdue payments shall bear simple interest at the rate established under s. 55.03 or the rate established in the insurance contract, whichever is greater, for the year in which the payment became overdue, calculated from the date the insurer was furnished with written notice of the amount of covered loss. Interest is due at the time payment of the overdue claim is made.

(e) The insurer of the owner of a motor vehicle shall pay personal injury protection benefits for:

1. Accidental bodily injury sustained in this state by the owner while occupying a motor vehicle, or while not an occupant of a self-propelled vehicle if the injury is caused by physical contact with a motor vehicle.

2. Accidental bodily injury sustained outside this state, but within the United States of America or its territories or possessions or Canada, by the owner while occupying the owner’s motor vehicle.

3. Accidental bodily injury sustained by a relative of the owner residing in the same household, under the circumstances described in subparagraph 1. or subparagraph 2., if provided the
relative at the time of the accident is domiciled in the owner’s household and is not himself or herself the owner of a motor vehicle with respect to which security is required under ss. 627.730-627.7405.

4. Accidental bodily injury sustained in this state by any other person while occupying the owner’s motor vehicle or, if a resident of this state, while not an occupant of a self-propelled vehicle, if the injury is caused by physical contact with such motor vehicle, if provided the injured person is not himself or herself:

   a. The owner of a motor vehicle with respect to which security is required under ss. 627.730-627.7405; or

   b. Entitled to personal injury benefits from the insurer of the owner or owners of such a motor vehicle.

(f) If two or more insurers are liable for paying personal injury protection benefits for the same injury to any one person, the maximum payable shall be as specified in subsection (1), and the any insurer paying the benefits shall be entitled to recover from each of the other insurers an equitable pro rata share of the benefits paid and expenses incurred in processing the claim.

(g) It is a violation of the insurance code for an insurer to fail to timely provide benefits as required by this section with such frequency as to constitute a general business practice.

(h) Benefits shall not be due or payable to or on the behalf of an insured person if that person has committed, by a material act or omission, any insurance fraud relating to personal injury protection coverage under his or her policy, if
the fraud is admitted to in a sworn statement by the insured or if it is established in a court of competent jurisdiction. Any insurance fraud shall void all coverage arising from the claim related to such fraud under the personal injury protection coverage of the insured person who committed the fraud, irrespective of whether a portion of the insured person’s claim may be legitimate, and any benefits paid before prior to the discovery of the insured person’s insurance fraud shall be recoverable by the insurer in its entirety from the person who committed insurance fraud in their entirety. The prevailing party is entitled to its costs and attorney’s fees in any action in which it prevails in an insurer’s action to enforce its right of recovery under this paragraph.

(i) If an insurer has a reasonable belief that a fraudulent insurance act, as defined in s. 626.989 or s. 817.234, has been committed, the insurer shall notify the claimant in writing within 30 days after submission of the claim that the claim is being investigated for suspected fraud and provide to the insured and the office an affidavit under oath stating that there is a factual basis that there is a probability of fraud. The insurer has an additional 60 days, beginning at the end of the initial 30-day period, to conduct its fraud investigation. Notwithstanding subsection (10), no later than the 90th day after the submission of the claim, the insurer must deny the claim or pay the claim along with simple interest as provided in paragraph (d). All claims denied for suspected fraudulent insurance acts shall be reported to the Division of Insurance Fraud.

(j) An insurer shall create and maintain for each insured a
log of personal injury protection benefits paid by the insurer on behalf of the insured. If litigation is commenced, the insurer shall provide to the insured, or an assignee of the insured, a copy of the log within 30 days after receiving a request for the log from the insured or the assignee.

(5) CHARGES FOR TREATMENT OF INJURED PERSONS.—

(a) Any physician, hospital, clinic, or other person or institution lawfully rendering treatment to an injured person for a bodily injury covered by personal injury protection insurance may charge the insurer and injured party only a reasonable amount pursuant to this section for the services and supplies rendered, and the insurer providing such coverage may pay for such charges directly to such person or institution lawfully rendering such treatment, if the insured receiving such treatment or his or her guardian has countersigned the properly completed invoice, bill, or claim form approved by the office upon which such charges are to be paid for as having actually been rendered, to the best knowledge of the insured or his or her guardian. In no event, however, may such a charge exceed the amount the person or institution customarily charges for like services or supplies. In determining with respect to a determination of whether a charge for a particular service, treatment, or otherwise is reasonable, consideration may be given to evidence of usual and customary charges and payments accepted by the provider involved in the dispute, and reimbursement levels in the community and various federal and state medical fee schedules applicable to motor vehicle automobile and other insurance coverages, and other information relevant to the reasonableness of the reimbursement.
for the service, treatment, or supply.

1.2. The insurer may limit reimbursement to 80 percent of the following schedule of maximum charges:

   a. For emergency transport and treatment by providers licensed under chapter 401, 200 percent of Medicare.

   b. For emergency services and care provided by a hospital licensed under chapter 395, 75 percent of the hospital’s usual and customary charges.

   c. For emergency services and care as defined by s. 395.002(9) provided in a facility licensed under chapter 395 rendered by a physician or dentist, and related hospital inpatient services rendered by a physician or dentist, the usual and customary charges in the community.

   d. For hospital inpatient services, other than emergency services and care, 200 percent of the Medicare Part A prospective payment applicable to the specific hospital providing the inpatient services.

   e. For hospital outpatient services, other than emergency services and care, 200 percent of the Medicare Part A Ambulatory Payment Classification for the specific hospital providing the outpatient services.

   f. For all other medical services, supplies, and care, 200 percent of the allowable amount under:

      (I) The participating physicians fee schedule of Medicare Part B, except as provided in sub-sub-subparagraphs (II) and (III).

      (II) Medicare Part B, in the case of services, supplies, and care provided by ambulatory surgical centers and clinical laboratories.
(III) The Durable Medical Equipment Prosthetics/Orthotics and Supplies fee schedule of Medicare Part B, in the case of durable medical equipment.

However, if such services, supplies, or care is not reimbursable under Medicare Part B, as provided in this sub-subparagraph, the insurer may limit reimbursement to 80 percent of the maximum reimbursable allowance under workers' compensation, as determined under s. 440.13 and rules adopted thereunder which are in effect at the time such services, supplies, or care is provided. Services, supplies, or care that is not reimbursable under Medicare or workers' compensation is not required to be reimbursed by the insurer.

2. For purposes of subparagraph 1., the applicable fee schedule or payment limitation under Medicare is the fee schedule or payment limitation in effect on January 1 of the year in which at the time the services, supplies, or care is rendered and for the area in which such services, supplies, or care is rendered, and the applicable fee schedule or payment limitation applies throughout the remainder of that year, notwithstanding any subsequent change made to the fee schedule or payment limitation, except that it may not be less than the allowable amount under the applicable participating physician schedule of Medicare Part B for 2007 for medical services, supplies, and care subject to Medicare Part B.

Subparagraph 1. does not allow the insurer to apply any limitation on the number of treatments or other utilization limits that apply under Medicare or workers' compensation. An insurer that applies the allowable payment limitations of
paragraph 1., 2. must reimburse a provider who lawfully
provided care or treatment under the scope of his or her
license, regardless of whether such provider would be
entitled to reimbursement under Medicare due to restrictions or
limitations on the types or discipline of health care providers
who may be reimbursed for particular procedures or procedure
codes.

4. If an insurer limits payment as authorized by
paragraph 1., 2., the person providing such services,
supplies, or care may not bill or attempt to collect from the
insured any amount in excess of such limits, except for amounts
that are not covered by the insured’s personal injury protection
coverage due to the coinsurance amount or maximum policy limits.

5. Effective July 1, 2012, an insurer may limit payment as
authorized by this paragraph only if the insurance policy
includes a notice at the time of issuance or renewal that the
insurer may limit payment pursuant to the schedule of charges
specified in this paragraph. A policy form approved by the
office satisfies this requirement. If a provider submits a
charge for an amount less than the amount allowed under
paragraph 1., the insurer may pay the amount of the charge
submitted.

(b)1. An insurer or insured is not required to pay a claim
or charges:
   a. Made by a broker or by a person making a claim on behalf
      of a broker;
   b. For any service or treatment that was not lawful at the
time rendered;
   c. To any person who knowingly submits a false or
misleading statement relating to the claim or charges;

d. With respect to a bill or statement that does not substantially meet the applicable requirements of paragraph (d);

e. For any treatment or service that is upcoded, or that is unbundled when such treatment or services should be bundled, in accordance with paragraph (d). To facilitate prompt payment of lawful services, an insurer may change codes that it determines to have been improperly or incorrectly upcoded or unbundled, and may make payment based on the changed codes, without affecting the right of the provider to dispute the change by the insurer, if, provided that before doing so, the insurer contacts must contact the health care provider and discusses discuss the reasons for the insurer’s change and the health care provider’s effort to do so, as documented in the insurer’s file; and

f. For medical services or treatment billed by a physician and not provided in a hospital unless such services are rendered by the physician or are incident to his or her professional services and are included on the physician’s bill, including documentation verifying that the physician is responsible for the medical services that were rendered and billed.

2. The Department of Health, in consultation with the appropriate professional licensing boards, shall adopt, by rule, a list of diagnostic tests deemed not to be medically necessary for use in the treatment of persons sustaining bodily injury covered by personal injury protection benefits under this section. The initial list shall be adopted by January 1, 2004, and shall be revised from time to time as determined by the Department of Health, in consultation with the respective
professional licensing boards. Inclusion of a test on the list of invalid diagnostic tests shall be based on lack of demonstrated medical value and a level of general acceptance by the relevant provider community and may not be dependent for results entirely upon subjective patient response. Notwithstanding its inclusion on a fee schedule in this subsection, an insurer or insured is not required to pay any charges or reimburse claims for invalid diagnostic test as determined by the Department of Health.

(c) With respect to any treatment or service, other than medical services billed by a hospital or other provider for emergency services and care as defined in s. 395.002 or inpatient services rendered at a hospital-owned facility, the statement of charges must be furnished to the insurer by the provider and may not include, and the insurer is not required to pay, charges for treatment or services rendered more than 35 days before the postmark date or electronic transmission date of the statement, except for past due amounts previously billed on a timely basis under this paragraph, and except that, if the provider submits to the insurer a notice of initiation of treatment within 21 days after its first examination or treatment of the claimant, the statement may include charges for treatment or services rendered up to, but not more than, 75 days before the postmark date of the statement. The injured party is not liable for, and the provider may not bill the injured party for, charges that are unpaid because of the provider’s failure to comply with this paragraph. Any agreement requiring the injured person or insured to pay for such charges is unenforceable.
1.2. If, however, the insured fails to furnish the provider with the correct name and address of the insured’s personal injury protection insurer, the provider has 35 days from the date the provider obtains the correct information to furnish the insurer with a statement of the charges. The insurer is not required to pay for such charges unless the provider includes with the statement documentary evidence that was provided by the insured during the 35-day period demonstrating that the provider reasonably relied on erroneous information from the insured and either:

a. A denial letter from the incorrect insurer; or

b. Proof of mailing, which may include an affidavit under penalty of perjury, reflecting timely mailing to the incorrect address or insurer.

2.3. For emergency services and care as defined in s. 395.002 rendered in a hospital emergency department or for transport and treatment rendered by an ambulance provider licensed pursuant to part III of chapter 401, the provider is not required to furnish the statement of charges within the time periods established by this paragraph; and the insurer is shall not be considered to have been furnished with notice of the amount of covered loss for purposes of paragraph (4)(b) until it receives a statement complying with paragraph (d), or copy thereof, which specifically identifies the place of service to be a hospital emergency department or an ambulance in accordance with billing standards recognized by the federal Centers for Medicare and Medicaid Services Health Care Finance Administration.

3.4. Each notice of the insured’s rights under s. 627.7401...
must include the following statement in at least 12-point type in type no smaller than 12 points:

BILLING REQUIREMENTS.—Florida law provides statutes provide that with respect to any treatment or services, other than certain hospital and emergency services, the statement of charges furnished to the insurer by the provider may not include, and the insurer and the injured party are not required to pay, charges for treatment or services rendered more than 35 days before the postmark date of the statement, except for past due amounts previously billed on a timely basis, and except that, if the provider submits to the insurer a notice of initiation of treatment within 21 days after its first examination or treatment of the claimant, the statement may include charges for treatment or services rendered up to, but not more than, 75 days before the postmark date of the statement.

(d) All statements and bills for medical services rendered by a physician, hospital, clinic, or other person or institution shall be submitted to the insurer on a properly completed Centers for Medicare and Medicaid Services (CMS) 1500 form, UB 92 forms, or any other standard form approved by the office or adopted by the commission for purposes of this paragraph. All billings for such services rendered by providers must shall, to the extent applicable, follow the Physicians’ Current Procedural Terminology (CPT) or Healthcare Correct
Procedural Coding System (HCPCS), or ICD-9 in effect for the year in which services are rendered and comply with the Centers for Medicare and Medicaid Services (CMS) 1500 form instructions, and the American Medical Association Current Procedural Terminology (CPT) Editorial Panel, and the Healthcare Correct Procedural Coding System (HCPCS). All providers, other than hospitals, must include on the applicable claim form the professional license number of the provider in the line or space provided for “Signature of Physician or Supplier, Including Degrees or Credentials.” In determining compliance with applicable CPT and HCPCS coding, guidance shall be provided by the Physicians’ Current Procedural Terminology (CPT) or the Healthcare Correct Procedural Coding System (HCPCS) in effect for the year in which services were rendered, the Office of the Inspector General (OIG), Physicians Compliance Guidelines, and other authoritative treatises designated by rule by the Agency for Health Care Administration. A statement of medical services may not include charges for medical services of a person or entity that performed such services without possessing the valid licenses required to perform such services. For purposes of paragraph (4)(b), an insurer shall not be considered to have been furnished with notice of the amount of covered loss or medical bills due unless the statements or bills comply with this paragraph, and unless the statements or bills are properly completed in their entirety as to all material provisions, with all relevant information being provided therein.

(e) 1. At the initial treatment or service provided, each physician, other licensed professional, clinic, or other medical
institution providing medical services upon which a claim for personal injury protection benefits is based shall require an insured person, or his or her guardian, to execute a disclosure and acknowledgment form, which reflects at a minimum that:

a. The insured, or his or her guardian, must countersign the form attesting to the fact that the services set forth therein were actually rendered;

b. The insured, or his or her guardian, has both the right and affirmative duty to confirm that the services were actually rendered;

c. The insured, or his or her guardian, was not solicited by any person to seek any services from the medical provider;

d. The physician, other licensed professional, clinic, or other medical institution rendering services for which payment is being claimed explained the services to the insured or his or her guardian; and

e. If the insured notifies the insurer in writing of a billing error, the insured may be entitled to a certain percentage of a reduction in the amounts paid by the insured’s motor vehicle insurer.

2. The physician, other licensed professional, clinic, or other medical institution rendering services for which payment is being claimed has the affirmative duty to explain the services rendered to the insured, or his or her guardian, so that the insured, or his or her guardian, countersigns the form with informed consent.

3. Countersignature by the insured, or his or her guardian, is not required for the reading of diagnostic tests or other services that are of such a nature that they are not required to
be performed in the presence of the insured.

4. The licensed medical professional rendering treatment for which payment is being claimed must sign, by his or her own hand, the form complying with this paragraph.

5. The original completed disclosure and acknowledgment form shall be furnished to the insurer pursuant to paragraph (4)(b) and may not be electronically furnished.

6. The disclosure and acknowledgment form is not required for services billed by a provider for emergency services as defined in s. 395.002, for emergency services and care as defined in s. 395.002 rendered in a hospital emergency department, or for transport and treatment rendered by an ambulance provider licensed pursuant to part III of chapter 401.

7. The Financial Services Commission shall adopt, by rule, a standard disclosure and acknowledgment form that shall be used to fulfill the requirements of this paragraph, effective 90 days after such form is adopted and becomes final. The commission shall adopt a proposed rule by October 1, 2003. Until the rule is final, the provider may use a form of its own which otherwise complies with the requirements of this paragraph.

8. As used in this paragraph, the term “countersign” or “countersignature” “countersigned” means a second or verifying signature, as on a previously signed document, and is not satisfied by the statement “signature on file” or any similar statement.

9. The requirements of this paragraph apply only with respect to the initial treatment or service of the insured by a provider. For subsequent treatments or service, the provider must maintain a patient log signed by the patient, in
chronological order by date of service, which is consistent with the services being rendered to the patient as claimed. The requirement to maintain requirements of this subparagraph for maintaining a patient log signed by the patient may be met by a hospital that maintains medical records as required by s. 395.3025 and applicable rules and makes such records available to the insurer upon request.

(f) Upon written notification by any person, an insurer shall investigate any claim of improper billing by a physician or other medical provider. The insurer shall determine if the insured was properly billed for only those services and treatments that the insured actually received. If the insurer determines that the insured has been improperly billed, the insurer shall notify the insured, the person making the written notification, and the provider of its findings and shall reduce the amount of payment to the provider by the amount determined to be improperly billed. If a reduction is made due to a written notification by any person, the insurer shall pay to the person 20 percent of the amount of the reduction, up to $500. If the provider is arrested due to the improper billing, then the insurer shall pay to the person 40 percent of the amount of the reduction, up to $500.

(g) An insurer may not systematically downcode with the intent to deny reimbursement otherwise due. Such action constitutes a material misrepresentation under s. 626.9541(1)(i)2.

(h) As provided in s. 400.9905, an entity excluded from the definition of a clinic shall be deemed a clinic and must be licensed under part X of chapter 400 in order to receive
reimbursement under ss. 627.730-627.7405. However, this licensing requirement does not apply to:

1. An entity wholly owned by a physician licensed under chapter 458 or chapter 459, or by the physician and the spouse, parent, child, or sibling of the physician;

2. An entity wholly owned by a dentist licensed under chapter 466, or by the dentist and the spouse, parent, child, or sibling of the dentist;

3. An entity wholly owned by a chiropractic physician licensed under chapter 460, or by the chiropractic physician and the spouse, parent, child, or sibling of the chiropractic physician;

4. A hospital or ambulatory surgical center licensed under chapter 395;

5. An entity that wholly owns or is wholly owned, directly or indirectly, by a hospital or hospitals licensed under chapter 395; or

6. An entity that is a clinical facility affiliated with an accredited medical school at which training is provided for medical students, residents, or fellows.

(6) DISCOVERY OF FACTS ABOUT AN INJURED PERSON; DISPUTES.—

(a) Every employer shall, If a request is made by an insurer providing personal injury protection benefits under ss. 627.730-627.7405 against whom a claim has been made, an employer must furnish forthwith, in a form approved by the office, a sworn statement of the earnings, since the time of the bodily injury and for a reasonable period before the injury, of the person upon whose injury the claim is based.

(b) Every physician, hospital, clinic, or other medical
institution providing, before or after bodily injury upon which a claim for personal injury protection insurance benefits is based, any products, services, or accommodations in relation to that or any other injury, or in relation to a condition claimed to be connected with that or any other injury, shall, if requested to do so by the insurer against whom the claim has been made, furnish forthwith a written report of the history, condition, treatment, dates, and costs of such treatment of the injured person and why the items identified by the insurer were reasonable in amount and medically necessary, together with a sworn statement that the treatment or services rendered were reasonable and necessary with respect to the bodily injury sustained and identifying which portion of the expenses for such treatment or services was incurred as a result of such bodily injury, and produce forthwith, and allow permit the inspection and copying of, his or her or its records regarding such history, condition, treatment, dates, and costs of treatment if provided that this does shall not limit the introduction of evidence at trial. Such sworn statement must shall read as follows: “Under penalty of perjury, I declare that I have read the foregoing, and the facts alleged are true, to the best of my knowledge and belief.” No cause of action for violation of the physician-patient privilege or invasion of the right of privacy may not be brought shall be permitted against any physician, hospital, clinic, or other medical institution complying with the provisions of this section. The person requesting such records and such sworn statement shall pay all reasonable costs connected therewith. If an insurer makes a written request for documentation or information under this paragraph within 30 days
after having received notice of the amount of a covered loss under paragraph (4)(a), the amount or the partial amount that which is the subject of the insurer’s inquiry is shall become overdue if the insurer does not pay in accordance with paragraph (4)(b) or within 10 days after the insurer’s receipt of the requested documentation or information, whichever occurs later. As used in for purposes of this paragraph, the term “receipt” includes, but is not limited to, inspection and copying pursuant to this paragraph. An Any insurer that requests documentation or information pertaining to reasonableness of charges or medical necessity under this paragraph without a reasonable basis for such requests as a general business practice is engaging in an unfair trade practice under the insurance code.

(c) In the event of a any dispute regarding an insurer’s right to discovery of facts under this section, the insurer may petition a court of competent jurisdiction to enter an order permitting such discovery. The order may be made only on motion for good cause shown and upon notice to all persons having an interest, and must it shall specify the time, place, manner, conditions, and scope of the discovery. Such court may, in order to protect against annoyance, embarrassment, or oppression, as justice requires, the court may enter an order refusing discovery or specifying conditions of discovery and may order payments of costs and expenses of the proceeding, including reasonable fees for the appearance of attorneys at the proceedings, as justice requires.

(d) The injured person shall be furnished, upon request, a copy of all information obtained by the insurer under the provisions of this section, and shall pay a reasonable charge,
if required by the insurer.

(e) Notice to an insurer of the existence of a claim may not be unreasonably withheld by an insured.

(f) In a dispute between the insured and the insurer, or between an assignee of the insured’s rights and the insurer, the insurer must notify the insured or the assignee that the policy limits under this section have been reached within 15 days after the limits have been reached.

(8) APPLICABILITY OF PROVISION REGULATING ATTORNEY’S FEES.—

(a) With respect to any dispute under the provisions of ss. 627.730-627.7405 between the insured and the insurer, or between an assignee of an insured’s rights and the insurer, the provisions of ss. 627.428 and 768.79 shall apply, except as provided in subsections (10) and (15), and except that any attorney fees recovered must:

1. Comply with prevailing professional standards;
2. Ensure that the attorney fees for work performed by an attorney does not duplicate work performed by a paralegal or legal assistant; and
3. Not overstate or inflate the number of hours reasonably necessary for a case of comparable skill or complexity.

(b) Notwithstanding s. 627.428 and this subsection, it shall be presumed that any attorney fees awarded under ss. 627.730-627.7405 are calculated without regard to a contingency risk multiplier. This presumption may be overcome only if the court makes findings of fact based upon competent evidence in the record which establishes that:

1. The party requesting the multiplier would have faced
substantial difficulties finding competent counsel to pursue the case in the relevant market but for the consideration of a fee multiplier;

2. Consideration of a fee multiplier was a necessary incentive to obtain competent counsel to pursue the case;

3. The claim would not be economically feasible to hire an attorney on a noncontingent, fixed-fee basis;

4. The attorney was unable to mitigate the risk of nonpayment of attorney fees in any other way; and

5. The use of a multiplier is justified based on factors such as the amount of risk undertaken by the attorney at the outset of the case, the results obtained, and the type of fee arrangement between the attorney and client.

(c) Paragraph (b) does not apply to a case where class action status has been sought or granted, and a contingency risk multiplier may be applied in such cases notwithstanding paragraph (b).

(d) Upon the request of either party, a judge must make written findings, substantiated by evidence presented at trial or any hearings associated with the trial, that an award of attorney fees complies with this subsection.

(9) PREFERRED PROVIDERS.—An insurer may negotiate and contract with preferred licensed health care providers for the benefits described in this section, referred to in this section as “preferred providers,” which shall include health care providers licensed under chapter 458, chapter 459, chapter 460, chapter 461, or chapter 463. The insurer may provide an option to an insured to use a preferred provider at the time of purchasing the

CODING: Words stricken are deletions; words underlined are additions.
policy for personal injury protection benefits, if the
requirements of this subsection are met. If the insured elects
to use a provider who is not a preferred provider, whether the
insured purchased a preferred provider policy or a nonpreferred
provider policy, the medical benefits provided by the insurer
shall be as required by this section. If the insured elects to
use a provider who is a preferred provider, the insurer may pay
medical benefits in excess of the benefits required by this
section and may waive or lower the amount of any deductible that
applies to such medical benefits. If the insurer offers a
preferred provider policy to a policyholder or applicant, it
must also offer a nonpreferred provider policy. The insurer
shall provide each **insured policyholder** with a current roster of
preferred providers in the county in which the insured resides
at the time of purchase of such policy, and shall make such list
available for public inspection during regular business hours at
the **insurer's principal office of the insurer** within the state.

(10) DEMAND LETTER.—

(a) As a condition precedent to filing any action for
benefits under this section, the insurer must be provided with
written notice of an intent to initiate litigation **must be**
provided to the insurer. Such notice may not be sent until the
claim is overdue, including any additional time the insurer has
to pay the claim pursuant to paragraph (4)(b).

(b) The notice **must required shall** state that it is a
"demand letter under s. 627.736(10)" and shall state with
specificity:

1. The name of the insured upon which such benefits are
being sought, including a copy of the assignment giving rights
2. The claim number or policy number upon which such claim was originally submitted to the insurer.

3. To the extent applicable, the name of any medical provider who rendered to an insured the treatment, services, accommodations, or supplies that form the basis of such claim; and an itemized statement specifying each exact amount, the date of treatment, service, or accommodation, and the type of benefit claimed to be due. A completed form satisfying the requirements of paragraph (5)(d) or the lost-wage statement previously submitted may be used as the itemized statement. To the extent that the demand involves an insurer’s withdrawal of payment under paragraph (7)(a) for future treatment not yet rendered, the claimant shall attach a copy of the insurer’s notice withdrawing such payment and an itemized statement of the type, frequency, and duration of future treatment claimed to be reasonable and medically necessary.

(c) Each notice required by this subsection must be delivered to the insurer by United States certified or registered mail, return receipt requested, or by electronic mail. Such postal costs shall be reimbursed by the insurer if so requested by the claimant in the notice, when the insurer pays the claim. Such notice must be sent to the person and address specified by the insurer for the purposes of receiving notices under this subsection. Each licensed insurer, whether domestic, foreign, or alien, shall file with the office designation of the name and physical and e-mail address of the designated person to whom notices must pursuant to this subsection shall be sent which the office shall make available on its Internet website.
The name and address on file with the office pursuant to s. 624.422 are deemed the authorized representative to accept notice pursuant to this subsection if in the event no other designation has been made.

(d) If, within 30 days after receipt of notice by the insurer, the overdue claim specified in the notice is paid by the insurer together with applicable interest and a penalty of 10 percent of the overdue amount paid by the insurer, subject to a maximum penalty of $250, no action may be brought against the insurer. If the demand involves an insurer’s withdrawal of payment under paragraph (7)(a) for future treatment not yet rendered, no action may be brought against the insurer if, within 30 days after its receipt of the notice, the insurer mails to the person filing the notice a written statement of the insurer’s agreement to pay for such treatment in accordance with the notice and to pay a penalty of 10 percent, subject to a maximum penalty of $250, when it pays for such future treatment in accordance with the requirements of this section. To the extent the insurer determines not to pay any amount demanded, the penalty shall not be payable in any subsequent action. For purposes of this subsection, payment or the insurer’s agreement shall be treated as being made on the date a draft or other valid instrument that is equivalent to payment, or the insurer’s written statement of agreement, is placed in the United States mail in a properly addressed, postpaid envelope, or if not so posted, on the date of delivery. The insurer is not obligated to pay any attorney’s fees if the insurer pays the claim or mails its agreement to pay for future treatment within the time prescribed by this subsection.
(e) The applicable statute of limitation for an action under this section shall be tolled for a period of 30 business days by the mailing of the notice required by this subsection.

(f) Any insurer making a general business practice of not paying valid claims until receipt of the notice required by this subsection is engaging in an unfair trade practice under the insurance code.

(11) FAILURE TO PAY VALID CLAIMS; UNFAIR OR DECEPTIVE PRACTICE.—

(a) If an insurer fails to pay valid claims for personal injury protection with such frequency so as to indicate a general business practice, the insurer is engaging in a prohibited unfair or deceptive practice that is subject to the penalties provided in s. 626.9521 and the office has the powers and duties specified in ss. 626.9561-626.9601 if the insurer, with such frequency so as to indicate a general business practice: with respect thereto

1. Fails to pay valid claims for personal injury protection; or
2. Fails to pay valid claims until receipt of the notice required by subsection (10).

(b) Notwithstanding s. 501.212, the Department of Legal Affairs may investigate and initiate actions for a violation of this subsection, including, but not limited to, the powers and duties specified in part II of chapter 501.

(17) REFERRAL FEES.—A person, entity, or licensee may not accept a fee for the referral of the insured to a person, entity, or licensee for medical benefits under paragraph (1)(a) unless the person, entity, or licensee making the referral
discloses in writing to the insured and the insurer that he or she has received a referral fee, the amount of the referral fee, and the name and business address of the person or entity that provided the referral fee. Reimbursement under the Florida Motor Vehicle No-Fault Law to a person, entity, or licensee who receives and fails to disclose a referral fee to the insured and insurer as required by this subsection must be reduced by the amount of the undisclosed referral fee.

Section 9. Effective December 1, 2012, subsection (16) of section 627.736, Florida Statutes, is amended to read:

627.736 Required personal injury protection benefits; exclusions; priority; claims.—

(16) SECURE ELECTRONIC DATA TRANSFER. If all parties mutually and expressly agree, A notice, documentation, transmission, or communication of any kind required or authorized under ss. 627.730-627.7405 may be transmitted electronically if it is transmitted by secure electronic data transfer that is consistent with state and federal privacy and security laws.

Section 10. Section 627.7405, Florida Statutes, is amended to read:

627.7405 Insurers’ right of reimbursement.—

(1) Notwithstanding any other provisions of ss. 627.730-627.7405, any insurer providing personal injury protection benefits on a private passenger motor vehicle shall have, to the extent of any personal injury protection benefits paid to any person as a benefit arising out of such private passenger motor vehicle insurance, a right of reimbursement against the owner or the insurer of the owner of a commercial motor vehicle, if the
benefits paid result from such person having been an occupant of
the commercial motor vehicle or having been struck by the
commercial motor vehicle while not an occupant of any self-
propelled vehicle.

(2) The insurer’s right of reimbursement under this section
does not apply to an owner or registrant as identified in s.
627.733(1)(b).

Section 11. Subsections (1), (10), and (13) of section
817.234, Florida Statutes, are amended to read:

817.234 False and fraudulent insurance claims.—
(1)(a) A person commits insurance fraud punishable as
provided in subsection (11) if that person, with the intent to
injure, defraud, or deceive any insurer:

1. Presents or causes to be presented any written or oral
statement as part of, or in support of, a claim for payment or
other benefit pursuant to an insurance policy or a health
maintenance organization subscriber or provider contract,
knowing that such statement contains any false, incomplete, or
misleading information concerning any fact or thing material to
such claim;

2. Prepares or makes any written or oral statement that is
intended to be presented to any insurer in connection with, or
in support of, any claim for payment or other benefit pursuant
to an insurance policy or a health maintenance organization
subscriber or provider contract, knowing that such statement
contains any false, incomplete, or misleading information
concerning any fact or thing material to such claim; or

3.a. Knowingly presents, causes to be presented, or
prepares or makes with knowledge or belief that it will be
presented to any insurer, purported insurer, servicing corporation, insurance broker, or insurance agent, or any employee or agent thereof, any false, incomplete, or misleading information or written or oral statement as part of, or in support of, an application for the issuance of, or the rating of, any insurance policy, or a health maintenance organization subscriber or provider contract; or

b. Who knowingly conceals information concerning any fact material to such application; or

4. Knowingly presents, causes to be presented, or prepares or makes with knowledge or belief that it will be presented to any insurer a claim for payment or other benefit under a personal injury protection insurance policy if the person knows that the payee knowingly submitted a false, misleading, or fraudulent application or other document when applying for licensure as a health care clinic, seeking an exemption from licensure as a health care clinic, or demonstrating compliance with part X of chapter 400.

(b) All claims and application forms must shall contain a statement that is approved by the Office of Insurance Regulation of the Financial Services Commission which clearly states in substance the following: “Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.” This paragraph does shall not apply to reinsurance contracts, reinsurance agreements, or reinsurance claims transactions.

(10) A licensed health care practitioner who is found
guilty of insurance fraud under this section for an act relating
to a personal injury protection insurance policy loses his or
her license to practice for 5 years and may not receive
reimbursement for personal injury protection benefits for 10
years. As used in this section, the term "insurer" means any
insurer, health maintenance organization, self-insurer, self-
insurance fund, or other similar entity or person regulated
under chapter 440 or chapter 641 or by the Office of Insurance
Regulation under the Florida Insurance Code.

(13) As used in this section, the term:

(a) "Insurer" means any insurer, health maintenance
organization, self-insurer, self-insurance fund, or similar
entity or person regulated under chapter 440 or chapter 641 or
by the Office of Insurance Regulation under the Florida
Insurance Code.

(b)(a) "Property" means property as defined in s. 812.012.
(b)(b) "Value" means value as defined in s. 812.012.

Section 12. Subsection (4) of section 316.065, Florida
Statutes, is amended to read:

(4) Any person who knowingly repairs a motor vehicle
without having made a report as required by subsection (3) is
guilty of a misdemeanor of the first degree, punishable as
provided in s. 775.082 or s. 775.083. The owner and driver of a
vehicle involved in a crash who makes a report thereof in
accordance with subsection (1) or s. 316.066(1) is not liable
under this section.

Section 13. Motor vehicle insurance rate rollback.—

(1) The Office of Insurance Regulation shall order insurers
writing personal injury protection insurance in this state to make a rate filing before October 1, 2012, and effective January 1, 2013, which reduces rates for such insurance by a factor that reflects the expected effect of the changes contained in this act. In the absence of clear and convincing evidence to the contrary, it shall be presumed that the expected impact of the act will result in at least a 25 percent reduction in the rates in effect for such insurance on December 31, 2012. In lieu of making the rate filing required in this subsection, an insurer may, upon notification to the office, implement a 25 percent reduction of its rates, effective January 1, 2013.

(2) An insurer or rating organization that contends in the January 1, 2013, rate filing or any subsequent rate filing made on or before December 31, 2018, that the presumed reduced rate provided for in subsection (1) is excessive, inadequate, or unfairly discriminatory shall separately state in its filing the rate it contends is appropriate and shall state with specificity the factors or data that it contends should be considered in order to produce such appropriate rate. The insurer or rating organization shall be permitted to use all of the generally accepted actuarial techniques, as provided in s. 627.062, Florida Statutes, in making any filing pursuant to this subsection. The Office of Insurance Regulation shall review each exception and approve or disapprove it prior to use. It shall be the insurer’s burden to actuarially justify by clear and convincing evidence any deviation that results in a rate that is higher than the presumed reduced rate as provided in subsection (1).

(3) If any provision of this act is held invalid by a court...
of competent jurisdiction, the Office of Insurance Regulation shall permit an adjustment of all rates filed under this section to reflect the impact of such holding on such rates so as to ensure that the rates are not excessive, inadequate, or unfairly discriminatory.

Section 14. The Office of Insurance Regulation shall perform a comprehensive personal injury protection data call and publish the results by January 1, 2015. It is the intent of the Legislature that the office design the data call with the expectation that the Legislature will use the data to help evaluate market conditions relating to the Florida Motor Vehicle No-Fault Law and the impact on the market of reforms to the law made by this act. The elements of the data call must address, but need not be limited to, the following components of the Florida Motor Vehicle No-Fault Law:

1. Quantity of personal injury protection claims.
2. Type or nature of claimants.
3. Amount and type of personal injury protection benefits paid and expenses incurred.
4. Type and quantity of, and charges for, medical benefits.
5. Attorney fees related to bringing and defending actions for benefits.
6. Direct earned premiums for personal injury protection coverage, pure loss ratios, pure premiums, and other information related to premiums and losses.
7. Licensed drivers and accidents.
8. Fraud and enforcement.

Section 15. 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 the act
which can be given effect without the invalid provision or
application, and to this end the provisions of this act are
severable.

Section 16. Except as otherwise expressly provided in this
act, this act shall take effect July 1, 2012.