

Bill No. SB 1416

Amendment No. 1

<u>Senate</u>	CHAMBER ACTION	<u>House</u>
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11 The Committee on Banking and Insurance recommended the
 12 following amendment:

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 14 **Senate Amendment (with title amendment)**
 15 Delete everything after the enacting clause

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 17 and insert:

18 Section 1. Section 624.123, Florida Statutes, is
 19 created to read:

20 624.123 Certain international health insurance
 21 policies; exemption from code.--

22 (1) International health insurance policies and
 23 applications may be solicited and sold in this state at any
 24 international airport to a resident of a foreign country. Such
 25 international health insurance policies shall be solicited and
 26 sold only by a licensed health insurance agent and unwritten
 27 only by an admitted insurer. For purposes of this subsection:

28 (a) "International airport" means any airport in
 29 Florida with U. S. Customs service, which enplanes more than 1
 30 million passengers per year.

31 (b) "International health insurance policy" means

Bill No. SB 1416Amendment No. 1

1 health insurance, as defined in s. 627.6561(5)(a)2., which is
2 offered to an individual, covering only a resident of a
3 foreign country on an annual basis.

4 (c) "Resident of a foreign country" does not include
5 any United States citizen, any natural person maintaining his
6 or her residence in this country, or any natural person
7 staying in this state continuously for more than 120 days.

8 (2) Any international health insurance policy sold,
9 and any application provided, to residents of foreign
10 countries pursuant to this subsection shall contain the
11 following conspicuous, boldfaced disclaimer in at least 12
12 point type: "This individual health insurance policy may be
13 sold only to a person not a resident of the United States.
14 This policy does not comply with coverage, underwriting, and
15 other provisions of the Florida Insurance Code, and must
16 comply with coverage, underwriting, and other insurance
17 regulatory provisions of your country of residence."

18 (3) Any insurer underwriting international health
19 insurance policies pursuant to this subsection is subject to
20 all applicable provisions of the Insurance Code, except as
21 otherwise provided in this subsection. International health
22 insurance policies are not subject to any form approval, rate
23 approval, underwriting restrictions, guaranteed availability,
24 or coverage mandates provided in the Insurance Code. Health
25 insurance agents who are licensed and appointed pursuant to
26 chapter 626 may solicit sell, effect, collect premium on, and
27 deliver international health insurance policies in accordance
28 with this section. Solicitation or sale of an international
29 health insurance policy to a U. S. citizen or to a natural
30 person not a resident of a foreign country is a willful
31 violation of the provisions of s. 626.611.

Bill No. SB 1416

Amendment No. 1

1 (4) Any international health insurance policy or
2 application solicited, provided, entered into, issued, or
3 delivered pursuant to this subsection is exempt from all
4 provisions of the Insurance Code, except that such policy,
5 contract, or agreement is subject to the provisions of ss.
6 624.155, 624.316, 624.3161, 626.951, 626.9511, 626.9521,
7 626.9541, 626.9551, 626.9561, 626.9571, 626.9581, 626.9591,
8 626.9601, 627.413, 627.4145, 627.428, and 627.6043.

9 Section 2. This act shall take effect upon becoming a
10 law.

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13 ===== T I T L E A M E N D M E N T =====

14 And the title is amended as follows:

15 On page 1, lines 2-17, delete those lines

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17

and insert:

18 An act relating to international health
19 insurance policies sold at airports; creating
20 s. 624.123, F.S.; providing definitions;
21 authorizing licensed agents to sell
22 international health insurance policies to
23 residents of foreign countries at international
24 airports; requiring a specified disclaimer;
25 providing exemptions from regulation under the
26 Insurance Code; specifying applicable
27 provisions;

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