

By Representative Peaden

1                                   A bill to be entitled  
 2           An act relating to health insurance contracts;  
 3           amending ss. 627.6416, 627.6579, F.S.; amending  
 4           the definition of the term "child health  
 5           supervision services"; amending requirements  
 6           for such services; providing requirements for  
 7           the coverage of such services under health  
 8           insurance policies and under group, blanket, or  
 9           franchise health insurance policies; amending  
 10          s. 641.31, F.S.; providing requirements for  
 11          health maintenance contracts relating to  
 12          coverage of newborn children and premiums  
 13          relating thereto; requiring the continuing  
 14          coverage, past the usual limiting age, of  
 15          certain dependent children; providing an  
 16          effective date.

17  
 18 Be It Enacted by the Legislature of the State of Florida:

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 20           Section 1. Section 627.6416, Florida Statutes, is  
 21 amended to read:

22           627.6416 Coverage for child health supervision  
 23 services.--

24           (1) All health insurance policies providing coverage  
 25 on an expense-incurred basis which provide coverage for a  
 26 member of a family of the insured or subscriber must ~~shall~~, as  
 27 to such family member's coverage, also provide that the health  
 28 insurance benefits applicable for children include coverage  
 29 for child health supervision services from the moment of birth  
 30 to age 18 ~~16~~ years. Such services must ~~shall~~ be exempt from  
 31

1 any deductible provisions that are ~~which may be~~ in force in  
2 such policies or contracts.

3 (2) As used in ~~For purposes of~~ this section, the term  
4 "child health supervision services" means physician-delivered  
5 or physician-supervised services that ~~which shall~~ include, at  
6 a ~~as the~~ minimum, ~~benefit coverage for~~ services delivered at  
7 the intervals and scope stated in this section.

8 (a) ~~For purposes of this section,~~ Child health  
9 supervision services must ~~shall~~ include periodic ~~18~~ visits  
10 that are provided in accordance with the current national  
11 American Academy of Pediatrics periodicity schedule at  
12 ~~approximately the following age intervals: birth, 2 months, 4~~  
13 ~~months, 6 months, 9 months, 12 months, 15 months, 18 months, 2~~  
14 ~~years, 3 years, 4 years, 5 years, 6 years, 8 years, 10 years,~~  
15 ~~12 years, 14 years, and 16 years.~~ Services to be covered at  
16 each visit include a history, a physical examination, ~~and~~ a  
17 developmental assessment and anticipatory guidance, ~~and~~  
18 appropriate immunizations and laboratory tests, in keeping  
19 with current prevailing medical standards.

20 (b) Minimum benefits may be limited to one visit  
21 payable to one provider for all of the services provided at  
22 each visit cited in this section.

23 (3) This section does not apply to disability income,  
24 specified disease, Medicare supplement, or hospital indemnity  
25 policies.

26 Section 2. Section 627.6579, Florida Statutes, is  
27 amended to read:

28 627.6579 Coverage for child health supervision  
29 services.--

30 (1) All group, blanket, or franchise health insurance  
31 policies providing coverage on an expense-incurred basis which

1 provide coverage for a family member of the certificateholder  
2 or subscriber must ~~shall~~, as to such family member's coverage,  
3 also provide that the health insurance benefits applicable for  
4 children include coverage for child health supervision  
5 services from the moment of birth to age 18 ~~16~~ years. Such  
6 services must ~~shall~~ be exempt from any deductible provisions  
7 that are ~~which may be~~ in force in such policies or contracts.

8 (2) As used in ~~For purposes of~~ this section, the term  
9 "child health supervision services" means physician-delivered  
10 or physician-supervised services that ~~which shall~~ include, at  
11 a ~~as the~~ minimum, benefit coverage for services delivered at  
12 the intervals and scope stated in this section.

13 (a) ~~For purposes of this section,~~ Child health  
14 supervision services must ~~shall~~ include periodic ~~18~~ visits  
15 that are provided in accordance with the current national  
16 American Academy of Pediatrics periodicity schedule ~~at~~  
17 ~~approximately the following age intervals: birth, 2 months, 4~~  
18 ~~months, 6 months, 9 months, 12 months, 15 months, 18 months, 2~~  
19 ~~years, 3 years, 4 years, 5 years, 6 years, 8 years, 10 years,~~  
20 ~~12 years, 14 years, and 16 years.~~ Services to be covered at  
21 each visit include a history, a physical examination, ~~and~~ a  
22 developmental assessment and anticipatory guidance, and  
23 appropriate immunizations and laboratory tests, in keeping  
24 with current prevailing medical standards.

25 (b) Minimum benefits may be limited to one visit  
26 payable to one provider for all of the services provided at  
27 each visit cited in this section.

28 (3) This section does not apply to disability income,  
29 specified disease, Medicare supplement, or hospital indemnity  
30 policies.

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1 Section 3. Subsection (9) of section 641.31, Florida  
2 Statutes, 1996 Supplement, is amended, and subsection (29) is  
3 added to that section, to read:

4 641.31 Health maintenance contracts.--

5 (9) All health maintenance contracts that ~~which~~  
6 provide coverage, benefits, or services for a member of the  
7 family of the subscriber must ~~shall~~, as to such family  
8 member's coverage, benefits, or services, provide also that  
9 the coverage, benefits, or services applicable for children  
10 must ~~shall~~ be provided with respect to a ~~preenrolled~~ newborn  
11 child of the subscriber, or covered family member of the  
12 subscriber, from the moment of birth. The coverage, benefits,  
13 or services for newborn children must ~~shall~~ consist of  
14 coverage for injury or sickness, including the necessary care  
15 or treatment of medically diagnosed congenital defects, birth  
16 abnormalities, or prematurity, and ~~transportation~~ costs of  
17 transportation of the newborn to and from the nearest  
18 available ~~appropriate~~ facility that is appropriately staffed  
19 and equipped to treat the newborn's condition, if ~~when~~ such  
20 transportation is certified by the attending physician as  
21 medically necessary to protect the health and safety of the  
22 newborn child.

23 (a) A contract may require the subscriber to notify  
24 the plan of the birth of a child within a time period, as  
25 specified in the contract, of not less than 30 days after the  
26 birth. If timely notice is given, a plan may not charge an  
27 additional premium for additional coverage of the newborn  
28 child for the duration of the notice period. If timely notice  
29 is not given, the plan may charge an additional premium from  
30 the date of birth. The contract may not deny coverage of the  
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1 child due to failure of the subscriber to timely notify the  
2 plan of the birth of the child.

3 (b) If the contract does not require the subscriber to  
4 notify the plan of the birth of a child within a specified  
5 time period, the plan may not deny coverage of the child nor  
6 may it retroactively charge the subscriber an additional  
7 premium for the child; however, the contract may prospectively  
8 charge the member an additional premium for the child if the  
9 plan provides at least 45 days' notice of the additional  
10 charge.

11 (29) If a health maintenance contract provides that  
12 coverage of a dependent child of the subscriber will terminate  
13 upon attainment of the limiting age for dependent children  
14 which is specified in the contract, the contract must also  
15 provide in substance that attainment of the limiting age does  
16 not terminate the coverage of the child while the child  
17 continues to be both:

18 (a) Incapable of self-sustaining employment by reason  
19 of mental retardation or physical handicap, and

20 (b) Chiefly dependent upon the employee or member for  
21 support and maintenance.

22 Section 4. This act shall take effect July 1, 1997.

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25 SENATE SUMMARY

26 Relates to health insurance contracts. Amends the  
27 definition of the term "child health supervision  
28 services." Amends requirements for such services.  
29 Provides requirements for the coverage of such services  
30 under health insurance policies and under group, blanket,  
31 or franchise health insurance policies. Provides  
requirements for health maintenance contracts relating to  
coverage of newborn children and premiums relating  
thereto. Requires the continuing coverage, past the usual  
limiting age, of certain dependent children who are  
incapable of self-sustaining employment.