

By Senator Gutman

34-327-98

See HB

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A bill to be entitled
An act relating to health insurance; creating
s. 627.64193, F.S.; providing prohibitions and
requirements relating to congenital
cranio-facial anomalies of dependent children;
providing a legislative determination of
important state interest; providing an
effective date.

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

Section 1. Section 627.64193, Florida Statutes, is
created to read:

627.64193 Requirements with respect to congenital
cranio-facial anomalies of dependent children.--An insurer may
not deny the issuance or renewal of, or cancel, a policy of
accident insurance or health insurance, or include any
exception or exclusion of benefits in a policy, solely because
the insured has a dependent child who has been diagnosed as
having a congenital cranio-facial anomaly, or deny coverage
under any such policy for any medical, dental, speech, mental
health, or genetic counseling services performed by a licensed
professional if such services are prescribed by the treating
physician or surgeon and such physician or surgeon certifies
such services are consequent to a congenital cranio-facial
anomaly of a dependent child. This section also applies to a
policy of group, blanket, or franchise accident or health
insurance and to a contract or evidence of coverage issued by
a health maintenance organization.

1 Section 2. Pursuant to section 18, Article VII of the
 2 State Constitution, the Legislature determines that this act
 3 fulfills an important state interest.

4 Section 3. This act shall take effect October 1 of the
 5 year in which enacted.

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8 HOUSE SUMMARY

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 10 Prohibits insurers from denying the issuance or renewal
 11 of, or canceling, accident insurance or health insurance
 12 policies, or from including any exception or exclusion of
 13 benefits in a policy, solely because the insured has a
 14 dependent child who has been diagnosed as having a
 15 congenital cranio-facial anomaly, or from denying
 coverage for medical, dental, speech, mental health, or
 16 genetic counseling services prescribed by a treating
 17 physician or surgeon who certifies such services are
 18 consequent to a congenital cranio-facial anomaly of a
 19 dependent child.
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CODING: Words ~~stricken~~ are deletions; words underlined are additions.