

By Representative Ritter

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

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

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

14 627.64193 Requirements with respect to congenital
15 cranio-facial anomalies of dependent children.--An insurer may
16 not deny the issuance or renewal of, or cancel, a policy of
17 accident insurance or health insurance, or include any
18 exception or exclusion of benefits in a policy, solely because
19 the insured has a dependent child who has been diagnosed as
20 having a congenital cranio-facial anomaly, or deny coverage
21 under any such policy for any medical, dental, speech, mental
22 health, or genetic counseling services performed by a licensed
23 professional if such services are prescribed by the treating
24 physician or surgeon and such physician or surgeon certifies
25 such services are consequent to a congenital cranio-facial
26 anomaly of a dependent child. This section also applies to a
27 policy of group, blanket, or franchise accident or health
28 insurance and to a contract or evidence of coverage issued by
29 a health maintenance organization.

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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
16 coverage for medical, dental, speech, mental health, or
17 genetic counseling services prescribed by a treating
18 physician or surgeon who certifies such services are
19 consequent to a congenital cranio-facial anomaly of a
20 dependent child.
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