

By Representative Safley

1 A bill to be entitled
2 An act relating to dental insurance coverage;
3 creating ss. 627.4295 and 627.65755, F.S., and
4 amending ss. 627.6471, 627.6472, and 641.31,
5 F.S.; requiring health insurance policies and
6 contracts to provide coverage for general
7 anesthesia and hospitalization for certain
8 persons under certain circumstances; providing
9 an effective date.

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

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13 Section 1. Section 627.4295, Florida Statutes, is
14 created to read:

15 627.4295 Coverage for dental procedures; anesthesia
16 and hospitalization.--Each individual health insurance policy
17 sold in this state shall provide coverage for charges for
18 general anesthesia or hospitalization for dental care provided
19 to a covered person who is a minor, is severely disabled, or
20 has a medical condition requiring hospitalization or general
21 anesthesia for dental care treatment. The insurer issuing such
22 policy may require prior authorization for hospitalization for
23 dental care procedures in the same manner that the insurer
24 requires prior authorization for hospitalization for other
25 covered diseases or conditions.

26 Section 2. Subsection (6) is added to section
27 627.6471, Florida Statutes, to read:

28 627.6471 Contracts for reduced rates of payment;
29 limitations; coinsurance and deductibles.--

30 (6) Each health insurance contract entered into by a
31 preferred provider shall provide coverage for charges for

1 general anesthesia or hospitalization for dental care provided
2 to a covered person who is a minor, is severely disabled, or
3 has a medical condition requiring hospitalization or general
4 anesthesia for dental care treatment. Such contract may
5 require prior authorization for hospitalization for dental
6 care procedures in the same manner that the provider requires
7 prior authorization for hospitalization for other covered
8 diseases or conditions.

9 Section 3. Subsection (17) is added to section
10 627.6472, Florida Statutes, to read:

11 627.6472 Exclusive provider organizations.--

12 (17) Each health insurance contract entered into by an
13 exclusive provider shall provide coverage for charges for
14 general anesthesia or hospitalization for dental care provided
15 to a covered person who is a minor, is severely disabled, or
16 has a medical condition requiring hospitalization or general
17 anesthesia for dental care treatment. Such contract may
18 require prior authorization for hospitalization for dental
19 care procedures in the same manner that the provider requires
20 prior authorization for hospitalization for other covered
21 diseases or conditions.

22 Section 4. Section 627.65755, Florida Statutes, is
23 created to read:

24 627.65755 Coverage for dental procedures; anesthesia
25 and hospitalization.--Each group, blanket, or franchise health
26 insurance policy sold in this state shall provide coverage for
27 charges for general anesthesia or hospitalization for dental
28 care provided to a covered person who is a minor, is severely
29 disabled, or has a medical condition requiring hospitalization
30 or general anesthesia for dental care treatment. The insurer
31 issuing such policy may require prior authorization for

1 hospitalization for dental care procedures in the same manner
2 that the insurer requires prior authorization for
3 hospitalization for other covered diseases or conditions.

4 Section 5. Subsection (34) is added to section 641.31,
5 Florida Statutes, to read:

6 641.31 Health maintenance contracts.--

7 (34) Each health maintenance contract entered into by
8 a health maintenance organization shall provide coverage for
9 charges for general anesthesia or hospitalization for dental
10 care provided to a covered person who is a minor, is severely
11 disabled, or has a medical condition requiring hospitalization
12 or general anesthesia for dental care treatment. Such contract
13 may require prior authorization for hospitalization for dental
14 care procedures in the same manner that the health maintenance
15 organization requires prior authorization for hospitalization
16 for other covered diseases or conditions.

17 Section 6. This act shall take effect upon becoming a
18 law.

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21 HOUSE SUMMARY

22 Requires health insurance policies or contracts to
23 provide coverage for charges for general anesthesia or
24 hospitalization for dental care for minors, the severely
25 disabled, or those with a medical condition requiring
hospitalization or general anesthesia for dental care
treatment. See bill for details.