

By the Committee on Financial Services and Representative Ziebarth

1                                   A bill to be entitled  
2           An act relating to international health  
3           insurance policies sold at airports; creating  
4           s. 624.123, F.S.; providing definitions;  
5           authorizing licensed agents to sell  
6           international health insurance policies to  
7           residents of foreign countries at international  
8           airports; requiring a specified disclaimer;  
9           providing exemptions from regulation under the  
10          Insurance Code; specifying applicable  
11          provisions; providing an effective date.

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

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15           Section 1. Section 624.123, Florida Statutes, is  
16 created to read:

17           624.123 Certain international health insurance  
18 policies; exemption from code.--

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

26           (a) "International airport" means any airport in this  
27 state with United States Customs Service which enplanes more  
28 than 1 million passengers per year.

29           (b) "International health insurance policy" means  
30 health insurance, as defined in s. 627.6561(5)(a)2., which is  
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1 offered to an individual, covering only a resident of a  
2 foreign country on an annual basis.

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

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

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

1           (4) Any international health insurance policy or  
2 application solicited, provided, entered into, issued, or  
3 delivered pursuant to this section 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.  
6 624.316, 624.3161, 626.951, 626.9511, 626.9521, 626.9541,  
7 626.9551, 626.9561, 626.9571, 626.9581, 626.9591, 626.9601,  
8 627.413, 627.4145, and 627.6043.

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

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