

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; repealing 624.478, F.S., relating to
12 the use of licensed agents; providing an
13 effective date.

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

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17 Section 1. Section 624.123, Florida Statutes, is
18 created to read:

19 624.123 Certain international health insurance
20 policies; exemption from code.--

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

27 (a) "International airport" means any airport in
28 Florida with U. S. Customs service, which enplanes more than 1
29 million passengers per year.

30 (b) "International health insurance policy" means
31 health insurance, as defined in s. 627.6561(5)(a)2., which is

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 subsection shall contain the
10 following conspicuous, boldfaced disclaimer in at least 12
11 point type: "This individual health insurance policy may be
12 sold only to a person not a resident of the United States.
13 This policy does not comply with coverage, underwriting, and
14 other provisions of the Florida Insurance Code, and must
15 comply with coverage, underwriting, and other insurance
16 regulatory provisions of your country of residence."

17 (3) Any insurer underwriting international health
18 insurance policies pursuant to this subsection is subject to
19 all applicable provisions of the Insurance Code, except as
20 otherwise provided in this subsection. 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 premium on, and
26 deliver international health insurance policies in accordance
27 with this section. Solicitation or sale of an international
28 health insurance policy to a U. S. citizen or to a natural
29 person not a resident of a foreign country is a willful
30 violation of the provisions of s. 626.611.

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1 (4) Any international health insurance policy or
2 application solicited, provided, entered into, issued, or
3 delivered pursuant to this subsection 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.
6 624.155, 624.316, 624.3161, 626.951, 626.9511, 626.9521,
7 626.9541, 626.9551, 626.9561, 626.9571, 626.9581, 626.9591,
8 626.9601, 627.413, 627.4145, 627.428, and 627.6043.

9 Section 2. Section 624.478, Florida Statutes, is
10 repealed.

11 Section 3. This act shall take effect upon becoming a
12 law.