

By Representative Ziebarth

1                                   A bill to be entitled  
2           An act relating to health insurance; amending  
3           s. 627.42395, F.S.; increasing the allowable  
4           amount for certain food products covered under  
5           enteral formula insurance requirements;  
6           amending s. 641.31, F.S.; requiring health  
7           maintenance contracts or policies to provide  
8           coverage for use of enteral formulas under  
9           certain circumstances; providing application;  
10          providing an effective date.

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

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14           Section 1. Section 627.42395, Florida Statutes, is  
15 amended to read:

16           627.42395 Coverage for certain prescription and  
17 nonprescription enteral formulas.--Notwithstanding any other  
18 provision of law, any health insurance policy delivered or  
19 issued for delivery~~7~~to any person in this state or any group,  
20 blanket, or franchise health insurance policy delivered or  
21 issued for delivery in this state shall make available to the  
22 policyholder as part of the application, for an appropriate  
23 additional premium, coverage for prescription and  
24 nonprescription enteral formulas for home use which are  
25 physician prescribed as medically necessary for the treatment  
26 of inherited diseases of amino acid, organic acid,  
27 carbohydrate, or fat metabolism as well as malabsorption  
28 originating from congenital defects present at birth or  
29 acquired during the neonatal period. Coverage for inherited  
30 diseases of amino acids and organic acids shall include food  
31 products modified to be low protein, in an amount not to

1 exceed~~\$3,500~~~~\$2,500~~ annually for any insured individual,  
2 through the age of 24. This section applies to any person or  
3 family notwithstanding the existence of any preexisting  
4 condition.

5 Section 2. Subsection (34) is added to section 641.31,  
6 Florida Statutes, to read:

7 641.31 Health maintenance contracts.--

8 (34) Notwithstanding any other provision of law, each  
9 health maintenance contract or policy shall provide to the  
10 subscriber coverage for prescription and nonprescription  
11 enteral formulas for home use which are physician prescribed  
12 as medically necessary for the treatment of inherited diseases  
13 of amino acid, organic acid, carbohydrate, or fat metabolism  
14 as well as malabsorption originating from congenital defects  
15 present at birth or acquired during the neonatal period.  
16 Coverage for inherited diseases of amino acids and organic  
17 acids shall include food products modified to be low protein,  
18 in an amount not to exceed \$3,500 annually for any insured  
19 individual, through the age of 24. This subsection applies to  
20 any person or family notwithstanding the existence of any  
21 preexisting condition.

22 Section 3. This act shall take effect upon becoming a  
23 law.

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HOUSE SUMMARY

Requires health maintenance contracts or policies to provide for use of enteral formulas necessary to treat inherited diseases of amino acid, organic acid, carbohydrate, or fat metabolism as well as malabsorption originating from congenital defects present at birth or acquired during the neonatal period. Requires such coverage to include up to \$3,500 annually for food products modified to be low protein and applies such \$3,500 amount to individual, group, blanket, or franchise health insurance policies. See bill for details.