

By Representative Mackey

1                                   A bill to be entitled  
2           An act relating to mastectomies; amending s.  
3           627.6417, F.S.; specifying certain deductible  
4           and benefits criteria; providing additional  
5           criteria for purposes of a definition;  
6           providing an effective date.

7  
8   Be It Enacted by the Legislature of the State of Florida:

9  
10           Section 1. Section 627.6417, Florida Statutes, is  
11   amended to read:

12           627.6417 Optional coverage for surgical procedures and  
13   devices incident to mastectomy.--

14           (1) An accident or health insurance policy issued,  
15   amended, delivered, or renewed in this state that provides  
16   coverage for mastectomies must make available to the  
17   policyholder, as part of the application, coverage for the  
18   initial prosthetic device and reconstructive surgery incident  
19   to the mastectomy. The insurer may charge an appropriate  
20   additional premium for the coverage required by this  
21   subsection. The coverage for prosthetic devices and  
22   reconstructive surgery is subject to the deductible and  
23   coinsurance deductible ~~conditions applied to the mastectomy,~~  
24   ~~and all other terms and conditions applicable to other~~  
25   ~~benefits.~~ If a mastectomy is performed and there is no  
26   evidence of malignancy, the same benefits and limitations  
27   apply without a statute of limitations ~~coverage may be limited~~  
28   ~~to the provision of the initial prosthetic device and~~  
29   ~~reconstructive surgery within 2 years after the date of the~~  
30   ~~mastectomy.~~

31

1           (2) As used in this section, the term "mastectomy"  
2 means the removal of all or part of the breast for medically  
3 necessary reasons as determined by a licensed physician and  
4 includes "prophylactic mastectomy" and any procedure  
5 necessitated by any complication caused by an implant,  
6 including, but not limited to, rupture, deflation, capsular  
7 contracture, hardening, shifting, or any other complication  
8 deemed by the physician to have been caused by an implant, and  
9 also includes any necessary reconstructive procedure as  
10 determined by a licensed physician, including, but not limited  
11 to, a breast implant, tissue expansion, latissimus dorsi flap,  
12 tram flap, nipple reconstruction using local tissue or  
13 tattooing, mastopexy of the opposite breast, reduction of the  
14 opposite breast, or augmentation of the opposite breast.

15           (3) This section does not apply to disability income,  
16 specified disease, or hospital indemnity policies.

17           Section 2. This act shall take effect October 1, 1997.

18  
19                                   \*\*\*\*\*

20                                   HOUSE SUMMARY

21           Revises provisions providing for reconstructive surgery  
22 following a mastectomy. See bill for details.

23  
24  
25  
26  
27  
28  
29  
30  
31