

By Representative Effman

1 A bill to be entitled
2 An act relating to contraception; requiring
3 insurance coverage for certain contraceptive
4 drugs or devices; providing copayment or
5 coinsurance limitations; providing an exclusion
6 for certain religious institutions under
7 certain circumstances; providing certain
8 requirements for such institutions; providing
9 applications; providing 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. (1) This act applies to:

14 (a) Insurers and nonprofit health care services plans
15 that provide coverage for prescription drugs under health
16 insurance policies or contracts that are insured or delivered
17 in this state.

18 (b) Health maintenance organizations that provide
19 coverage for prescription drugs under contracts that are
20 issued or delivered in this state.

21 (c) Health insurance contracts or policies that
22 provide coverage for prescription drugs and that are issued to
23 small employers under s. 627.6699, Florida Statutes.

24 (2) An entity subject to this act:

25 (a) Shall provide coverage for any contraceptive drug
26 or device that is approved by the United States Food and Drug
27 Administration for use as a contraceptive and that is obtained
28 under a prescription written by a physician licensed under
29 chapter 458, Florida Statutes, or chapter 459, Florida
30 Statutes.

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1 (b) Shall provide coverage for the insertion or
2 removal, and any medically necessary examination associated
3 with the use, of such contraceptive drug or device.

4 (c) May not impose a different copayment or
5 coinsurance for a contraceptive drug or device than is imposed
6 for any other prescription.

7 (3)(a) A religious institution may request and an
8 entity subject to this act shall grant the request for an
9 exclusion from coverage under the policy, plan, or contract
10 for the coverage required under subsection (2) if the required
11 coverage conflicts with the religious institution's bona fide
12 religious beliefs and practices.

13 (b) A religious institution that obtains an exclusion
14 under paragraph (a) shall provide its employees reasonable and
15 timely notice of the exclusion.

16 (c) The premium rate for a policy, plan, or contract
17 of an entity subject to this act may not be affected by the
18 religious institution's exclusion from the coverage required
19 under subsection (2).

20 Section 2. This act shall take effect October 1, 1999
21 and shall apply to all policies and health benefit plans
22 issued, delivered, or renewed in this state on or after
23 October 1, 1999.

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26 HOUSE SUMMARY

27 Requires insurers, health care service plans, and HMO's
28 to provide for coverage for any federally approved
29 prescription contraceptive drug or device and for medical
30 examinations relating to the use of such contraceptive
31 drugs or devices. Prohibits imposing a copayment or
coinsurance for a contraceptive drug or device different
from any other prescription. Provides an exemption for
religious institutions. See bill for details.