

By the Committee on Banking and Insurance; and Senator Campbell

311-1938-99

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A bill to be entitled
An act relating to osteoporosis; amending ss.
627.6409, 627,6691, 641.31, F.S.; expanding the
required insurance coverage for
osteoporosis-related matters; providing an
effective date.

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

Section 1. Section 627.6409, Florida Statutes, is amended to read:

627.6409 Coverage for osteoporosis screening, diagnosis, treatment, and management.--Any health insurance policy that covers a resident of this state and that is issued, amended, delivered, or renewed in this state after October 1, 1996, must provide coverage for the medically necessary diagnosis and treatment of osteoporosis for high-risk individuals, including, but not limited to, estrogen-deficient individuals who are at clinical risk for osteoporosis, individuals who have vertebral abnormalities, individuals who are receiving long-term glucocorticoid (steroid) therapy, individuals who have primary hyperparathyroidism, and individuals who have a family history of osteoporosis. Such coverage must include bone-mass-density tests when deemed medically necessary for diagnosis or treatment of osteoporosis for high-risk individuals.This section does not apply to specified-accident, specified-disease, hospital-indemnity, Medicare supplement, or long-term-care health insurance policies or to the state employee health insurance program.

1 Section 2. Section 627.6691, Florida Statutes, is
2 amended to read:

3 627.6691 Coverage for osteoporosis screening,
4 diagnosis, treatment, and management.--Any group, blanket, or
5 franchise health insurance policy that covers a resident of
6 this state and that is issued, amended, delivered, or renewed
7 in this state after October 1, 1996, must provide coverage for
8 the medically necessary diagnosis and treatment of
9 osteoporosis for high-risk individuals, including, but not
10 limited to, estrogen-deficient individuals who are at clinical
11 risk for osteoporosis, individuals who have vertebral
12 abnormalities, individuals who are receiving long-term
13 glucocorticoid (steroid) therapy, individuals who have primary
14 hyperparathyroidism, and individuals who have a family history
15 of osteoporosis. Such coverage must include bone-mass-density
16 tests when deemed medically necessary for diagnosis or
17 treatment of osteoporosis for high-risk individuals.This
18 section does not apply to specified-accident,
19 specified-disease, hospital-indemnity, Medicare supplement, or
20 long-term-care health insurance policies or to the state
21 employee health insurance program.

22 Section 3. Subsection (27) of section 641.31, Florida
23 Statutes, 1998 Supplement, is amended to read:

24 641.31 Health maintenance contracts.--

25 (27) Any health maintenance contract that covers a
26 resident of this state and that is issued, amended, delivered,
27 or renewed in this state after October 1, 1996, must provide
28 coverage for the medically necessary diagnosis and treatment
29 of osteoporosis for high-risk individuals, including, but not
30 limited to, estrogen-deficient individuals who are at clinical
31 risk for osteoporosis, individuals who have vertebral

1 abnormalities, individuals who are receiving long-term
2 glucocorticoid (steroid) therapy, individuals who have primary
3 hyperparathyroidism, and individuals who have a family history
4 of osteoporosis. Such coverage must include bone-mass-density
5 tests when deemed medically necessary for diagnosis and
6 treatment of osteoporosis for high-risk individuals.This
7 subsection shall not apply to the state employee health
8 insurance program.

9 Section 4. This act shall take effect July 1, 1999.

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11 STATEMENT OF SUBSTANTIAL CHANGES CONTAINED IN
12 COMMITTEE SUBSTITUTE FOR
13 Senate Bill 1600

14 Applies the bill's requirements to group health insurance
15 policies and HMO contracts, in addition to individual health
insurance policies.

16 Revises the wording of the mandate to require coverage for
17 bone-mass density testing for diagnosis or treatment of
osteoporosis for high-risk individuals when deemed medically
18 necessary.