HOUSE AMENDMENT

Bill No. <u>HB 2427</u>

	Amendment No (for drafter's use only)
	CHAMBER ACTION
	<u>Senate</u> <u>House</u>
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5	ORIGINAL STAMP BELOW
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11	Representative(s) Bucher and Sobel offered the following:
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13	Amendment (with title amendment)
14	On page 12, between lines 22 and 23 of the bill
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16	insert:
17	(f) Notwithstanding the provisions of paragraph (d), a
18	health maintenance organization shall only pay a 5 percent
19	simple interest rate for an overdue payment of a claim for
20	voluntarily complying with the contractually provided
21	subscriber rights listed below:
22	1. A health maintenance organization shall ensure that
23	the health care services provided to its subscribers shall be
24	rendered under reasonable standards of quality of care which
25	are at a minimum consistent with the prevailing standards of
26	medical practice in the community pursuant to ss. 641.495(1)
27	and 641.51.
28	2. A health maintenance organization subscriber shall
29	receive quality health care from a broad panel of providers,
30	including referrals, preventive care pursuant to s.
31	641.402(1), emergency screening and services pursuant to ss.
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Bill No. HB 2427

Amendment No. ____ (for drafter's use only)

641.31(12) and 641.513, and second opinions pursuant to s. 1 2 641.51. 3 3. A health maintenance organization subscriber shall 4 receive assurance that the health maintenance organization has 5 been independently accredited by a national review 6 organization pursuant to s. 641.512, and is financially secure 7 as determined by the state pursuant to ss. 641.221, 641.225, 8 and 641.228. 4. A health maintenance organization subscriber shall 9 10 receive continuity of health care, even after the provider is 11 no longer with the health maintenance organization pursuant to 12 s. 641.51(7). 13 5. A health maintenance organization subscriber shall 14 receive timely, concise information regarding the health 15 maintenance organization's reimbursement to providers and services pursuant to ss. 641.31 and 641.31015. 16 17 6. A health maintenance organization subscriber shall 18 receive the flexibility to transfer to another Florida health maintenance organization, regardless of health status, 19 pursuant to ss. 641.3104, 641.3107, 641.3111, 641.3921, 20 641.3922, and 641.228. 21 22 7. A health maintenance organization subscriber shall be eligible for coverage without discrimination against 23 24 individual participants and beneficiaries of group plans based 25 on health status pursuant to s. 641.31073. 8. A health maintenance organization that issues a 26 27 group health contract must: provide coverage for preexisting conditions pursuant to s. 641.31071; guarantee renewability of 28 29 coverage pursuant to s. 641.31074; provide notice of 30 cancellation pursuant to s. 641.3108; provide extension of benefits pursuant to s. 641.3111; provide for conversion on 31 2 File original & 9 copies 05/01/00 hmo0008 08:50 pm 02427-0086-501121

Bill No. HB 2427

Amendment No. ____ (for drafter's use only)

termination of eligibility pursuant to s. 641.3921; and 1 2 provide for conversion contracts and conditions pursuant to s. 3 641.3922. 4 9. A health maintenance organization subscriber shall 5 receive timely, and, if necessary, urgent grievances and 6 appeals within the health maintenance organization pursuant to 7 ss. 641.228, 641.31(5), 641.47, and 641.511. 8 10. A health maintenance organization shall receive timely and, if necessary, urgent review by an independent 9 10 state external review organization for unresolved grievances and appeals pursuant to s. 408.7056. 11 12 11. A health maintenance organization subscriber shall 13 be given written notice at least 30 days in advance of a rate change pursuant to s. 641.31(3)(b). In the case of a group 14 15 member, there may be a contractual agreement with the health maintenance organization to have the employer provide the 16 17 required notice to the individual members of the group 18 pursuant to s. 641.31(3)(b). 12. A health maintenance organization subscriber shall 19 be given a copy of the applicable health maintenance contract, 20 certificate, or member handbook specifying: all the 21 provisions, disclosure, and limitations required pursuant to 22 s. 641.31(1) and (4); the covered services, including those 23 24 services, medical conditions, and provider types specified in ss. 641.31, 641.31094, 641.31095, 641.31096, 641.51(10), and 25 641.513; and where and in what manner services may be obtained 26 27 pursuant to s. 641.31(4). 13. The subscriber's right under ss. 641.31 and 28 29 641.513 to receive emergency services for emergency medical 30 conditions without having to obtain prior authorization or 31 face any other restriction prohibited by law. 3

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The subscriber's right under ss.641.19 and 641.51 1 14. 2 to see a gynecologist or obstetrician without first having to 3 get a referral from her primary care physician. 4 The subscriber's right under 641.441 to receive 15. 5 from the health maintenance organization prompt decisions 6 about and treatment of life-threatening conditions. 7 16. The subscriber's right under ss.641.315 and 8 641.3903 to a physician who cannot be penalized by the health maintenance organization for fully informing the subscriber 9 10 about all medical information that the physician thinks the 11 subscriber needs to know about his or her medical condition 12 and treatment options. 13 17. The subscriber's right under s. 641.31073 to be 14 free from discrimination in the determination as to the 15 subscriber's eligibility to participate in the plan. 16 17 =========== T I T L E 18 A M E N D M E N T ========= And the title is amended as follows: 19 20 On page 2, line 9 21 after the semicolon insert: 22 providing incentive for health maintenance 23 24 organizations to provide certain rights to 25 subscribers; providing health maintenance organization subscriber protections; requiring 26 27 that a health maintenance organization observe certain standards in providing health care for 28 subscribers; providing for subscribers to 29 30 receive quality care from a broad panel of 31 providers, referrals, preventive care, 4

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1	emergency screening services, and second
2	opinions; providing for assurance of
3	independent accreditation by a national review
4	organization and financial security of the
5	organization; providing for continuity of
6	health care; providing for timely, concise
7	information regarding reimbursement to
8	providers and services; providing for
9	flexibility to transfer to another health
10	maintenance organization within the state;
11	providing for eligibility without
12	discrimination based on health status;
13	providing requirements for health maintenance
14	organizations that issue group health contracts
15	relating to preexisting conditions, contract
16	renewability, cancellation, extension,
17	termination, and conversion; providing for
18	timely, urgent grievances and appeals within
19	the organization; providing for timely and
20	urgent review of grievances and appeals by an
21	independent state external review agency;
22	providing for notice of rate changes; providing
23	for information regarding contract provisions,
24	services, medical conditions, providers, and
25	service delivery;
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