

By Representative Sublette

1 A bill to be entitled
2 An act relating to health insurance;
3 authorizing an insurer to issue certain health
4 insurance policies or certificates which do not
5 include specified provisions; providing that
6 mandated health benefits may be excluded from
7 any such policy or certificate; defining the
8 term "mandated health benefit"; requiring that
9 a policy or certificate issued under the act
10 include a specified notice; providing an
11 effective date.

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13 WHEREAS, Florida has over 30 mandated benefit
14 requirements placed on health insurance policies, and
15 WHEREAS, mandated health benefits force consumers to
16 pay for coverage they may not want, and
17 WHEREAS, laws that mandate health benefits increase the
18 cost of health care and make health insurance less affordable
19 and accessible for many individuals and employees, and
20 WHEREAS, mandated health benefits cause health
21 insurance costs to rise, and
22 WHEREAS, studies have shown that 14 percent to 25
23 percent of the uninsured population are unable to buy
24 insurance as a direct result of the cost of state-mandated
25 health benefits, and
26 WHEREAS, there are over 2.5 million uninsured people
27 under the age of 65 in this state, with thousands more being
28 added to the ranks of the uninsured each month, and
29 WHEREAS, the proliferation of health benefits that are
30 mandated in this state has led to the increasing number of
31 uninsured Floridians, and

1 WHEREAS, the Legislature seeks to make health insurance
2 more affordable and accessible for all Floridians, and

3 WHEREAS, it is the determination of the Legislature
4 that consumers of health insurance in this state should be
5 allowed the option of purchasing health benefit plans of their
6 own choosing without mandated health benefits, NOW, THEREFORE,

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8 Be It Enacted by the Legislature of the State of Florida:
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10 Section 1. (1) An insurer may deliver, or issue for
11 delivery, a health insurance policy or certificate under part
12 II, part VI, or part VII of chapter 627, Florida Statutes,
13 which does not include:

14 (a) Any provision required by section 627.419, section
15 627.4236, section 627.4239, section 627.42395, section
16 627.4295, section 627.6056, section 627.6403, section
17 627.6406, section 627.6407, section 627.6408, section
18 627.6409, section 627.6416, section 627.6417, section
19 627.64172, section 627.6418, section 627.64193, section
20 627.6471, subsection 627.6515(7), section 627.6574, section
21 627.65745, section 627.6577, section 627.6579, section
22 627.6612, section 627.6613, section 627.6617, section
23 627.6618, section 627.6675, section 627.668, section 627.669,
24 section 627.6691, or section 627.66911, Florida Statutes.

25 (b) Any mandated health benefit.

26 (c) Any proposed mandated health benefit.

27 (d) Any amendment to a proposed mandated health
28 benefit.

29 (2) As used in this section, the term "mandated health
30 benefit" means any law that requires an insurer to:
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