A bill to be entitled 1 2 An act relating to health insurance; 3 authorizing an insurer to issue certain health insurance policies or certificates which do not 4 5 include specified provisions; providing that mandated health benefits may be excluded from 6 7 any such policy or certificate; defining the 8 term "mandated health benefit"; requiring that 9 a policy or certificate issued under the act include a specified notice; providing an 10 11 effective date. 12 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 WHEREAS, laws that mandate health benefits increase the 17 cost of health care and make health insurance less affordable 18 19 and accessible for many individuals and employees, and 20 WHEREAS, mandated health benefits cause health insurance costs to rise, and 21 22 WHEREAS, studies have shown that 14 percent to 25 percent of the uninsured population are unable to buy 23 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

WHEREAS, the proliferation of health benefits that are

mandated in this state has led to the increasing number of

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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, 7 8 Be It Enacted by the Legislature of the State of Florida: 9 Section 1. (1) An insurer may deliver, or issue for 10 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 627.4236, section 627.4239, section 627.42395, section 15 16 627.4295, section 627.6056, section 627.6403, section 17 627.6406, section 627.6407, section 627.6408, section 627.6409, section 627.6416, section 627.6417, section 18 627.64172, section 627.6418, section 627.64193, section 19 20 627.6471, subsection 627.6515(7), section 627.6574, section 627.65745, section 627.6577, section 627.6579, section 21 22 627.6612, section 627.6613, section 627.6617, section 627.6618, section 627.6675, section 627.668, section 627.669, 23 section 627.6691, or section 627.66911, Florida Statutes. 24 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 benefit" means any law that requires an insurer to: 30 31

1	(a) Provide coverage for specific medical or
2	health-related services, treatments, medications, or
3	practices.
4	(b) Provide coverage for services that are specific to
5	health care practitioners.
6	(c) Offer coverage for specific services, treatments,
7	medications, or practices or expand an existing coverage to
8	include specific services, treatments, medications, or
9	practices.
10	(d) Provide reimbursement to a specific health care
11	practitioner.
12	(3) Each health insurance policy or certificate issued
13	as authorized under subsection (1) must clearly display the
14	following notice:
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16	"THIS PLAN DOES NOT PROVIDE COVERAGE FOR
17	VARIOUS BENEFITS MANDATED BY FLORIDA LAW. READ
18	YOUR POLICY CAREFULLY."
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20	Section 2. This act shall take effect July 1, 2000.
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23	SENATE SUMMARY
24	Authorizes a health insurer to issue a policy or
25	certificate under part II, part VI, or part VII of chapter 627, Florida Statutes, which does not include certain required coverage or mandated health benefits. Requires that each such policy or certificate provide notice that the coverage or benefit is excluded.
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