

By Senator Dyer

14-36-00

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,

7  
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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- 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:

15  
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  
26           chapter 627, Florida Statutes, which does not include  
27           certain required coverage or mandated health benefits.  
28           Requires that each such policy or certificate provide  
29           notice that the coverage or benefit is excluded.