## HOUSE AMENDMENT

Bill No. HB 1439, 1st Eng.

Amendment No. \_\_\_\_ (for drafter's use only) CHAMBER ACTION Senate House 1 2 3 4 5 ORIGINAL STAMP BELOW 6 7 8 9 10 11 Representative(s) Gannon offered the following: 12 13 Amendment (with title amendment) On page 7, line 26 through page 9, line 2, 14 remove from the bill: all of said lines 15 16 17 and insert in lieu thereof: 18 Section 3. Subsection (2) of section 627.6515, Florida 19 statutes is amended to read: 627.6515 Out-of-state groups.--20 (2) This part does not apply to a group health 21 22 insurance policy issued or delivered outside this state under 23 which a resident of this state is provided coverage if: 24 (a) The policy is issued to an employee group the 25 composition of which is substantially as described in s. 26 627.653; a labor union group or association group the 27 composition of which is substantially as described in s. 28 627.654; an additional group the composition of which is 29 substantially as described in s. 627.656; a group insured 30 under a blanket health policy when the composition of the 31 group is substantially in compliance with s. 627.659; a group 1 File original & 9 copies hmo0006 04/30/01 01:20 pm 01439-0088-805531

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insured under a franchise health policy when the composition 1 2 of the group is substantially in compliance with s. 627.663; 3 an association group to cover persons associated in any other 4 common group, which common group is formed primarily for 5 purposes other than providing insurance; a group that is established primarily for the purpose of providing group б 7 insurance, provided the benefits are reasonable in relation to the premiums charged thereunder and the issuance of the group 8 policy has resulted, or will result, in economies of 9 10 administration; or a group of insurance agents of an insurer, which insurer is the policyholder; 11 12 (b) Certificates evidencing coverage under the policy 13 are issued to residents of this state and contain in contrasting color and not less than 10-point type the 14 15 following statement: "The benefits of the policy providing your coverage are governed primarily by the law of a state 16 17 other than Florida"; and

18 (c) Applications for certificates of coverage offered to residents of this state contain in contrasting color and 19 not less than 12-point type the following statement on the 20 same page as the applicant signature: "This policy is 21 primarily governed by the laws of {insert state where the 22 master policy is filed.} As a result, all of the rating laws 23 24 applicable to policies filed in Florida do not apply to the 25 coverage, which may result in increases in your premium at renewal that would not be permissible under a Florida-approved 26 27 policy. Any purchase of individual health insurance should be considered carefully, as future medical conditions may make it 28 impossible to qualify for another individual health policy. 29 30 For information concerning individual health coverage that fully complies with Florida's rating laws, consult your agent 31 2

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or the Florida Department of Insurance"; and (c)(d) The policy provides the benefits specified in ss. 627.419, 627.6574, 627.6575, 627.6579, 627.613,627.6612, 627.66121, 627.66122, 627.6613, 627.667, 627.6675, 627.6691, and 627.66911. And the title is amended as follows: On page 1, lines 18 through 20 remove from the title of the bill: all of said lines after the semicolon, insert: filings; amending s. 627.6515, F.S.; requiring certain applications for health insurance to provide disclosure; amending s. 627.6699, F.S.; 

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