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2 An act relating to health insurance for persons  
3 called to active military duty; amending s.  
4 627.6692, F.S.; specifying that the termination  
5 of employment of an employee during or after a  
6 period of active military duty constitutes a  
7 separate qualifying event for purposes of  
8 allowing the employee to elect to continue  
9 coverage under the employer's group health  
10 plan; specifying when such coverage period  
11 begins; specifying other qualifying events that  
12 allow for continuation of coverage if a covered  
13 employee is called to active duty; tolling the  
14 maximum time period for which coverage may be  
15 continued under an employer's group health plan  
16 for an individual who has elected coverage and  
17 who is called to active military duty, for the  
18 time that the individual is covered under the  
19 federal TRICARE health care program; providing  
20 a time period within which the individual may  
21 elect to continue coverage under the employer's  
22 group health plan after TRICARE coverage  
23 terminates; providing an effective date.

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25 Be It Enacted by the Legislature of the State of Florida:

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27 Section 1. Paragraphs (h), (i), and (j) are added to  
28 subsection (5) of section 627.6692, Florida Statutes, to read:

29 627.6692 Florida Health Insurance Coverage  
30 Continuation Act.--

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1           (5) CONTINUATION OF COVERAGE UNDER GROUP HEALTH  
2 PLANS.--

3           (h) If a covered employee is in the military reserve  
4 or National Guard and is called to active duty and the  
5 employee's employment is terminated either after or during the  
6 active duty period, the termination is a separate qualifying  
7 event, distinct from the qualifying event that may have  
8 occurred when the employee was called to active duty, and the  
9 employee and other qualified beneficiaries are eligible for a  
10 new 18-month benefit period beginning on the later of the date  
11 active duty ends or the date of termination of employment.

12           (i) If a covered employee is in the military reserve  
13 or National Guard and is called to active duty and:

14           1. The employee dies during the period of active duty,

15           2. There is a divorce or legal separation of the  
16 covered employee from the covered employee's spouse, or

17           3. A dependent child ceases to be a dependent child  
18 under the requirements of the employer's group health plan,

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20 such events are qualifying events distinct from the qualifying  
21 event that may have occurred when the employee was called to  
22 active duty.

23           (j) Notwithstanding paragraph (b), if a qualified  
24 beneficiary in the military reserve or National Guard has  
25 elected to continue coverage and is thereafter called to  
26 active duty and the coverage under the group plan is  
27 terminated by the beneficiary or the carrier due to the  
28 qualified beneficiary becoming eligible for TRICARE (the  
29 health care program provided by the U.S. Defense Department),  
30 the 18-month period or such other applicable maximum time  
31 period for which the qualified beneficiary would otherwise be

1 entitled to continue coverage is tolled during the time that  
2 he or she is covered under the TRICARE program. Within 30 days  
3 after the federal TRICARE coverage terminates, the qualified  
4 beneficiary may elect to continue coverage under the group  
5 health plan, retroactively to the date coverage terminated  
6 under TRICARE, for the remainder of the 18-month period or  
7 such other applicable time period, subject to termination of  
8 coverage at the earliest of the conditions specified in  
9 paragraph (b).

10           Section 2. This act shall take effect upon becoming a  
11 law.