

By Senator Lynn

7-1018-03

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A bill to be entitled  
An act relating to health insurance; amending  
s. 627.638, F.S.; providing that, in specified  
circumstances, payment for certain health  
benefits shall be made directly to the  
hospital, physician, or other health care  
provider even if contrary to the insurance  
contract; providing an effective date.

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

Section 1. Subsection (2) of section 627.638, Florida  
Statutes, is amended to read:

627.638 Direct payment for hospital, medical  
services.--

(2) Whenever, in any health insurance claim form, an  
insured specifically authorizes payment of benefits directly  
to any recognized hospital or physician, the insurer shall  
make such payment to the designated provider of such services,  
unless otherwise provided in the insurance contract. However,  
if:

(a) The benefit is determined to be covered under the  
terms of the policy;

(b) The claim is limited to treatment of mental health  
or substance abuse, including drug and alcohol abuse; and

(c) The insured authorizes the insurer, in writing, as  
part of the claim to make direct payment of benefits to a  
recognized hospital, physician, or other licensed provider,

1 payments shall be made directly to the recognized hospital,  
2 physician, or other licensed provider notwithstanding any  
3 contrary provision in the insurance contract.

4 Section 2. This act shall take effect July 1, 2003.

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7 SENATE SUMMARY

8 Provides that health insurance benefits for mental health  
9 or substance abuse treatment shall be paid directly to  
10 the hospital, physician, or other provider when requested  
11 by the insured, even if direct payment is contrary to the  
12 insurance contract.  
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