

Bill No. CS for CS for SB 2264

Amendment No. ____ Barcode 573908

	<u>Senate</u>	CHAMBER ACTION	<u>House</u>
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2	04/30/2003	WD/2R	
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11 Senator Atwater moved the following amendment:

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13 **Senate Amendment (with title amendment)**

14 On page 5, line 4, through

15 page 8, line 17, delete those lines

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17 and insert: Statutes, is amended, and subsection (9) is added
18 to that section, to read:

19 627.6515 Out-of-state groups.--

20 (2) Except as provided in this part, this part does
21 not apply to a group health insurance policy issued or
22 delivered outside this state under which a resident of this
23 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

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1 insured under a franchise health policy when the composition
 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
 6 established primarily for the purpose of providing group
 7 insurance, provided the benefits are reasonable in relation to
 8 the premiums charged thereunder and the issuance of the group
 9 policy has resulted, or will result, in economies of
 10 administration; or a group of insurance agents of an insurer,
 11 which insurer is the policyholder;

12 (b) Certificates evidencing coverage under the policy
 13 are issued to residents of this state and contain in
 14 contrasting color and not less than 10-point type the
 15 following statement: "The benefits of the policy providing
 16 your coverage are governed primarily by the law of a state
 17 other than Florida"; and

18 (c) The policy provides the benefits specified in ss.
 19 627.419, 627.6574, 627.6575, 627.6579, 627.6612, 627.66121,
 20 627.66122, 627.6613, 627.667, 627.6675, 627.6691, and
 21 627.66911.

22 (d) Applications for certificates of coverage offered
 23 to residents of this state contain in contrasting color and
 24 not less than 12-point type the following statement on the
 25 same page as the applicant signature: "This policy is
 26 primarily governed by the laws of ... insert state where the
 27 master policy is filed.... As a result, all of the rating laws
 28 applicable to policies filed in Florida do not apply to this
 29 coverage, which may result in increases in your premium at
 30 renewal that would not be permissible under a Florida-approved
 31 policy. Any purchase of individual health insurance should be

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1 considered carefully, as future medical conditions may make it
2 impossible to qualify for another individual health policy.
3 For information concerning individual health coverage under a
4 Florida-approved policy, consult your agent or the Florida
5 Department of Financial Services." The provisions of this
6 paragraph only apply to group certificates providing health
7 insurance coverage, as described in s. 627.6699(3)(k), which
8 require individual underwriting to determine coverage
9 eligibility for an individual or premium rates to be charged
10 to an individual except for the following:

11 1. Policies issued to provide coverage to groups of
12 persons all of whom are in the same or functionally related
13 licensed professions, and providing coverage only to such
14 licensed professionals, their employees, or their dependents;

15 2. Policies providing coverage to small employers as
16 defined by s.627.6699. Such policies shall be subject to, and
17 governed by, the provisions of s. 627.6699; or

18 3. Policies issued to a bona fide association, as
19 defined by s. 627.6571(5), if there is a person or board
20 acting as a fiduciary for the benefit of the members; such
21 association is not owned, controlled by, or otherwise
22 associated with the insurance company; and the renewal rate
23 changes are the same uniform percentage adjustment for all
24 covered members.

25 (9) Any insured shall be able to terminate membership
26 or affiliation with the group to whom the master policy is
27 issued. An insured that elects to terminate his or her
28 membership or affiliation with the group shall provide written
29 notice to the insurer. Upon providing such notice, the member
30 shall be entitled to the rights and options provided by s.
31 627.6675.

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1 ===== T I T L E A M E N D M E N T =====

2 And the title is amended as follows:

3 On page 1, lines 10-15, delete those lines,

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5 and insert:

6 F.S.; providing for disclosure and exceptions

7 thereto; clarifying applicability to

8 out-of-state group policies; providing an

9 effective

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