

Bill No. CS for SB 2750

Amendment No. \_\_\_\_ Barcode 921000

	<u>Senate</u>	CHAMBER ACTION	<u>House</u>
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11	Senator Bennett moved the following amendment:		
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13	<b>Senate Amendment (with title amendment)</b>		
14	On page 86, line 31,		
15			
16	insert:		
17	Section 62. Effective July 1, 2004, section 627.6410,		
18	Florida Statutes, is created to read:		
19	<u>627.6410 Optional coverage for speech, language,</u>		
20	<u>swallowing, and hearing disorders.--</u>		
21	<u>(1) Insurers issuing individual health insurance</u>		
22	<u>policies in this state shall make available to the</u>		
23	<u>policyholder as part of the application for any such policy of</u>		
24	<u>insurance, for an appropriate additional premium, the benefits</u>		
25	<u>or levels of benefits specified in the December 1999 Florida</u>		
26	<u>Medicaid Therapy Services Handbook for genetic or congenital</u>		
27	<u>disorders or conditions involving speech, language,</u>		
28	<u>swallowing, and hearing and a hearing aid and earmolds benefit</u>		
29	<u>at the level of benefits specified in the January 2001 Florida</u>		
30	<u>Medicaid Hearing Services Handbook.</u>		
31	<u>(2) This section does not apply to specified-accident,</u>		

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1 specified-disease, hospital indemnity, limited benefit,  
2 disability income, or long-term care insurance policies.

3 (3) Such optional coverage is not required to be  
4 offered when substantially similar benefits are included in  
5 the policy of insurance issued to the policyholder.

6 (4) This section does not require or prohibit the use  
7 of a provider network.

8 (5) This section does not prohibit an insurer from  
9 requiring prior authorization for the benefits under this  
10 section.

11 Section 63. Effective July 1, 2004, section 627.66912,  
12 Florida Statutes, is created to read:

13 627.66912 Optional coverage for speech, language,  
14 swallowing, and hearing disorders.--

15 (1) Insurers issuing group health insurance policies  
16 in this state shall make available to the policyholder as part  
17 of the application for any such policy of insurance, for an  
18 appropriate additional premium, the benefits or levels of  
19 benefits specified in the December 1999 Florida Medicaid  
20 Therapy Services Handbook for genetic or congenital disorders  
21 or conditions involving speech, language, swallowing, and  
22 hearing and a hearing aid and earmolds benefit at the level of  
23 benefits specified in the January 2001 Florida Medicaid  
24 Hearing Services Handbook.

25 (2) This section does not apply to specified-accident,  
26 specified-disease, hospital indemnity, limited benefit,  
27 disability income, or long-term care insurance policies.

28 (3) Such optional coverage is not required to be  
29 offered when substantially similar benefits are included in  
30 the policy of insurance issued to the policyholder.

31 (4) This section does not require or prohibit the use

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1 of a provider network.

2 (5) This section does not prohibit an insurer from  
3 requiring prior authorization for the benefits under this  
4 section.

5 Section 64. Effective July 1, 2004, subsection (40) is  
6 added to section 641.31, Florida Statutes, to read:

7 641.31 Health maintenance contracts.--

8 (40) Health maintenance organizations shall make  
9 available to the contract holder as part of the application  
10 for any such contract, for an appropriate additional premium,  
11 the benefits or levels of benefits specified in the December  
12 1999 Florida Medicaid Therapy Services Handbook for genetic or  
13 congenital disorders or conditions involving speech, language,  
14 swallowing, and hearing and a hearing aid and earmolds benefit  
15 at the level of benefits specified in the January 2001 Florida  
16 Medicaid Hearing Services Handbook.

17 (a) Such optional coverage is not required to be  
18 offered when substantially similar benefits are included in  
19 the contract issued to the subscriber.

20 (b) This section does not require or prohibit the use  
21 of a provider network.

22 (c) This section does not prohibit an organization  
23 from requiring prior authorization for the benefits under this  
24 subsection.

25 (d) This subsection does not apply to health  
26 maintenance organizations issuing individual coverage to fewer  
27 than 50,000 members.

28  
29 (Redesignate subsequent sections.)

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2 And the title is amended as follows:

3            On page 8, line 30, after the semicolon,

4

5 insert:

6            creating s. 627.6410, F.S.; requiring insurers  
7            issuing individual health insurance policies to  
8            offer coverage for speech, language, swallowing  
9            and hearing disorders; providing certain  
10            exceptions and authorizing certain conditions;  
11            creating s. 627.66912, F.S.; requiring group  
12            health insurers to offer such coverage;  
13            amending s. 641.31, F.S.; requiring health  
14            maintenance organizations to offer such  
15            coverage;

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