

Amendment No. (for drafter's use only)

CHAMBER ACTION

Senate

House

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Representative Farkas offered the following:

**Amendment (with title amendment)**

Between lines 128 and 129, insert:

Section 2. Section 624.603, Florida Statutes, is amended to read:

624.603 "Health insurance" defined.--"Health insurance," also known as "disability insurance," is insurance of human beings against bodily injury, disablement, or death by accident or accidental means, or the expense thereof, or against disablement or expense resulting from sickness, and every insurance appertaining thereto. Health insurance does not include workers' compensation coverages, except as provided in s. 624.406.

Section 3. Paragraph (b) of subsection (6) of section 627.410, Florida Statutes, is amended to read:

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28 627.410 Filing, approval of forms.--

29 (6)

30 (b) The department may establish by rule, for each type of  
31 health insurance form, procedures to be used in ascertaining the  
32 reasonableness of benefits in relation to premium rates and may,  
33 by rule, exempt from any requirement of paragraph (a) any health  
34 insurance policy form or type thereof (as specified in such  
35 rule) to which form or type such requirements may not be  
36 practically applied or to which form or type the application of  
37 such requirements is not desirable or necessary for the  
38 protection of the public. A law restricting or limiting  
39 deductibles, coinsurance, copayments, or annual or lifetime  
40 maximum payments shall not apply to any health plan policy  
41 offered or delivered to an individual or to a group of 51 or  
42 more persons which provides coverage as described in s.  
43 627.6561(5)(a)2. With respect to any health insurance policy  
44 form or type thereof which is exempted by rule from any  
45 requirement of paragraph (a), premium rates filed pursuant to  
46 ss. 627.640 and 627.662 shall be for informational purposes.

47 Section 4. Section 627.6410, Florida Statutes, is created  
48 to read:

49 627.6410 Optional coverage for speech, language,  
50 swallowing, and hearing disorders.--

51 (1) Insurers issuing individual health insurance policies  
52 in this state shall make available to the policyholder as part  
53 of the application for any such policy of insurance, for an  
54 appropriate additional premium, the benefits or levels of  
55 benefits specified in the December 1999 Florida Medicaid Therapy  
56 Services Handbook for genetic or congenital disorders or

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57 conditions involving speech, language, swallowing, and hearing  
58 and a hearing aid and earmolds benefit at the level of benefits  
59 specified in the January 2001 Florida Medicaid Hearing Services  
60 Handbook.

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

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

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

69 (5) This section does not prohibit an insurer from  
70 requiring prior authorization for the benefits under this  
71 section.

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73 ===== T I T L E A M E N D M E N T =====  
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75 Remove line 31, and insert:

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77 program; amending s. 624.603, F.S.; providing an exception to  
78 include workers' compensation coverages in health insurance;  
79 amending s. 627.410, F.S.; exempting individuals and certain  
80 groups from laws restricting or limiting coinsurance,  
81 copayments, or annual or lifetime maximum payments; creating s.  
82 627.6410, F.S.; providing for optional coverage in health  
83 insurance policies for speech, language, swallowing, and hearing  
84 disorders; providing an exclusion; providing exceptions;

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85 providing a limitation; amending s. 627.651, F.S.; correcting a  
86 cross