



HB 0839

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A bill to be entitled
An act relating to direct payment for hospital or medical services; amending s. 627.638, F.S.; providing for direct payment of certain claims by an insurer to a provider notwithstanding certain contract provisions; 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 or 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, payments shall be made directly to the recognized hospital, physician, or other licensed provider notwithstanding any contrary provisions in the insurance contract.

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