

HB 0053

2004

A bill to be entitled

An act relating to health insurance; prohibiting health insurers from limiting health insurance coverage to certain counties in the state; requiring health insurers to make health insurance coverage available in each county; prohibiting certain health insurers from selling or offering for sale health insurance under certain circumstances; requiring the Office of Insurance Regulation of the Financial Services Commission to monitor health insurers to determine and ensure compliance; requiring the office to enforce compliance; providing an effective date.

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

Section 1. (1) Notwithstanding any other provision of law, an insurer which sells or offers for sale in this state policies of health insurance shall not limit such insurance coverage to eligible insureds in specific counties of this state. Each such health insurer shall make such insurance coverage available to eligible insureds in each county of this state. Any health insurer which attempts to limit health insurance coverage to eligible insureds in less than every county in this state shall be prohibited from selling or offering for sale health insurance in this state.

(2) The Office of Insurance Regulation of the Financial Services Commission shall monitor each health insurer which sells or offers for sale health insurance in this state to determine and ensure compliance with the requirements of this section. The office shall enforce the provisions of this section

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31 if the office determines that a health insurer fails to comply
32 with the requirements of this section.

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