

By Senator Fasano

11-00317B-11

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1                   A bill to be entitled  
2           An act relating to insurance coverage for  
3           cardiovascular screening; creating ss. 627.64196,  
4           627.6614, and 641.31099, F.S.; requiring individual  
5           and group health insurance policies and health  
6           maintenance contracts to provide coverage for certain  
7           cardiovascular screening tests performed on specified  
8           individuals; providing an effective date.

9  
10 Be It Enacted by the Legislature of the State of Florida:

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12           Section 1. Section 627.64196, Florida Statutes, is created  
13 to read:

14           627.64196 Coverage for cardiovascular screening.—A health  
15 insurance policy, covering a resident of this state, which is  
16 issued, amended, delivered, or renewed in this state on or after  
17 October 1, 2011, must provide individuals specified in  
18 subsection (1) with up to \$200 of coverage for noninvasive  
19 screening tests specified in subsection (2) for detecting  
20 atherosclerotic cardiovascular disease (ASCVD), which are  
21 performed every 5 years, or every 2 years for persons who have  
22 abnormal ultrasonography, by a laboratory licensed under part I  
23 of chapter 483 which holds performance-based certification.

24           (1) Covered individuals include a male who is older than 45  
25 years of age and younger than 76 years of age, or a female older  
26 than 55 years of age and younger than 76 years of age, and who  
27 has two or more of the following risk factors for ASCVD:

28           (a) High blood pressure.

29           (b) High cholesterol.

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30 (c) High density lipoprotein (HDL) cholesterol that is less  
31 than 40 in men, or less than 50 in women.

32 (d) A smoking habit or smoking habit that stopped within  
33 the last year.

34 (e) A family history of ASCVD as evidenced by a male first-  
35 degree relative younger than 55, or a female first-degree  
36 relative younger than 65.

37 (2) Covered noninvasive screening tests include:

38 (a) Computed tomography (CT) scanning measuring coronary  
39 artery calcification; or

40 (b) Ultrasonography measuring carotid intima-media  
41 thickness and plaque.

42 Section 2. Section 627.6614, Florida Statutes, is created  
43 to read:

44 627.6614 Coverage for cardiovascular screening.—A group,  
45 blanket, or franchise health insurance policy that is issued,  
46 amended, delivered, or renewed in this state on or after October  
47 1, 2011, must provide individuals specified in subsection (1)  
48 with up to \$200 of coverage for noninvasive screening tests  
49 specified in subsection (2) for detecting atherosclerotic  
50 cardiovascular disease (ASCVD), which are performed every 5  
51 years, or every 2 years for persons who have abnormal  
52 ultrasonography, by a laboratory licensed under part I of  
53 chapter 483 which holds performance-based certification.

54 (1) Covered individuals include a male who is older than 45  
55 years of age and younger than 76 years of age, or a female older  
56 than 55 years of age and younger than 76 years of age, and who  
57 has two or more of the following risk factors for ASCVD:

58 (a) High blood pressure.

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59 (b) High cholesterol.

60 (c) High density lipoprotein (HDL) cholesterol that is less  
61 than 40 in men, or less than 50 in women.

62 (d) A smoking habit or smoking habit that stopped within  
63 the last year.

64 (e) A family history of ASCVD as evidenced by a male first-  
65 degree relative younger than 55, or a female first-degree  
66 relative younger than 65.

67 (2) Covered noninvasive screening tests include:

68 (a) Computed tomography (CT) scanning measuring coronary  
69 artery calcification; or

70 (b) Ultrasonography measuring carotid intima-media  
71 thickness and plaque.

72 Section 3. Section 641.31099, Florida Statutes, is created  
73 to read:

74 641.31099 Coverage for cardiovascular screening.—Each  
75 health maintenance contract issued or renewed in this state on  
76 or after October 1, 2011, must provide individuals specified in  
77 subsection (1) with up to \$200 of coverage for noninvasive  
78 screening tests specified in subsection (2) for detecting  
79 atherosclerotic cardiovascular disease (ASCVD), which are  
80 performed every 5 years, or every 2 years for persons who have  
81 abnormal ultrasonography, by a laboratory licensed under part I  
82 of chapter 483 which holds performance-based certification.

83 (1) Covered individuals include a male who is older than 45  
84 years of age and younger than 76 years of age, or a female older  
85 than 55 years of age and younger than 76 years of age, and who  
86 has two or more of the following risk factors for ASCVD:

87 (a) High blood pressure.

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88       (b) High cholesterol.

89       (c) High density lipoprotein (HDL) cholesterol that is less  
90 than 40 in men, or less than 50 in women.

91       (d) A smoking habit or smoking habit that stopped within  
92 the last year.

93       (e) A family history of ASCVD as evidenced by a male first-  
94 degree relative younger than 55, or a female first-degree  
95 relative younger than 65.

96       (2) Covered noninvasive screening tests include:

97       (a) Computed tomography (CT) scanning measuring coronary  
98 artery calcification; or

99       (b) Ultrasonography measuring carotid intima-media  
100 thickness and plaque.

101       Section 4. This act shall take effect July 1, 2011.