

By Senator Fasano

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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 641.31093, 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.

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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, 2012, 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, 2012, 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 641.31093, Florida Statutes, is created
73 to read:

74 641.31093 Coverage for cardiovascular screening.—Each
75 health maintenance contract issued or renewed in this state on
76 or after October 1, 2012, 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, 2012.