



LEGISLATIVE ACTION

Senate	.	House
Comm: RS	.	
03/21/2013	.	
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The Committee on Appropriations (Benacquisto) recommended the following:

Senate Amendment (with title amendment)

Between lines 109 and 110
insert:

Section 4. Subsection (2) of section 627.6515, Florida Statutes, is amended to read:

627.6515 Out-of-state groups.—

(2) Except as otherwise provided in this part, this part does not apply to a group health insurance policy issued or delivered outside this state under which a resident of this state is provided coverage if:

(a) The policy is issued to an employee group the



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13 composition of which is substantially as described in s.
14 627.653; a labor union group or association group the
15 composition of which is substantially as described in s.
16 627.654; an additional group the composition of which is
17 substantially as described in s. 627.656; a group insured under
18 a blanket health policy when the composition of the group is
19 substantially in compliance with s. 627.659; a group insured
20 under a franchise health policy when the composition of the
21 group is substantially in compliance with s. 627.663; an
22 association group to cover persons associated in any other
23 common group, which common group is formed primarily for
24 purposes other than providing insurance; a group that is
25 established primarily for the purpose of providing group
26 insurance, provided the benefits are reasonable in relation to
27 the premiums charged thereunder and the issuance of the group
28 policy has resulted, or will result, in economies of
29 administration; or a group of insurance agents of an insurer,
30 which insurer is the policyholder;

31 (b) Certificates evidencing coverage under the policy are
32 issued to residents of this state and contain in contrasting
33 color and not less than 10-point type the following statement:
34 "The benefits of the policy providing your coverage are governed
35 primarily by the law of a state other than Florida"; and

36 (c) The policy provides the benefits specified in ss.
37 627.419, 627.42391, 627.6574, 627.6575, 627.6579, 627.6612,
38 627.66121, 627.66122, 627.6613, 627.667, 627.6675, 627.6691, and
39 627.66911, and complies with the requirements of s. 627.66996.

40 (d) Applications for certificates of coverage offered to
41 residents of this state must contain, in contrasting color and



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42 not less than 12-point type, the following statement on the same
43 page as the applicant's signature:

44
45 "This policy is primarily governed by the laws of
46 ...insert state where the master policy is filed....
47 As a result, all of the rating laws applicable to
48 policies filed in this state do not apply to this
49 coverage, which may result in increases in your
50 premium at renewal that would not be permissible under
51 a Florida-approved policy. Any purchase of individual
52 health insurance should be considered carefully, as
53 future medical conditions may make it impossible to
54 qualify for another individual health policy. For
55 information concerning individual health coverage
56 under a Florida-approved policy, consult your agent or
57 the Florida Department of Financial Services."
58

59 This paragraph applies only to group certificates providing
60 health insurance coverage which require individualized
61 underwriting to determine coverage eligibility for an individual
62 or premium rates to be charged to an individual except for the
63 following:

64 1. Policies issued to provide coverage to groups of persons
65 all of whom are in the same or functionally related licensed
66 professions, and providing coverage only to such licensed
67 professionals, their employees, or their dependents;

68 2. Policies providing coverage to small employers as
69 defined by s. 627.6699. Such policies shall be subject to, and
70 governed by, the provisions of s. 627.6699;



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71 3. Policies issued to a bona fide association, as defined
72 by s. 627.6571(5), ~~if provided~~ that there is a person or board
73 acting as a fiduciary for the benefit of the members, and such
74 association is not owned, controlled by, or otherwise associated
75 with the insurance company; or

76 4. Any accidental death, accidental death and
77 dismemberment, accident-only, vision-only, dental-only, hospital
78 indemnity-only, hospital accident-only, cancer, specified
79 disease, Medicare supplement, products that supplement Medicare,
80 long-term care, or disability income insurance, or similar
81 supplemental plans provided under a separate policy,
82 certificate, or contract of insurance, which cannot duplicate
83 coverage under an underlying health plan, coinsurance, or
84 deductibles or coverage issued as a supplement to workers'
85 compensation or similar insurance, or automobile medical-payment
86 insurance.

87
88 ===== T I T L E A M E N D M E N T =====

89 And the title is amended as follows:

90 Delete line 14

91 and insert:

92 compliance with this act; amending s. 627.6515, F.S.;

93 adding a cross-reference to conform to changes made by

94 the act; providing a directive to the