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594-03396-15

Proposed Committee Substitute by the Committee on Fiscal Policy
(Appropriations Subcommittee on General Government)

A bill to be entitled

An act relating to blanket health insurance; amending
s. 627.659, F.S.; expanding the types of individuals
and entities which are eligible for blanket health
insurance coverage; limiting the types of insurance
coverages that may be provided to specified groups;
providing an effective date.

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

Section 1. Section 627.659, Florida Statutes, is amended to
read:

627.659 Blanket health insurance; eligible groups.—Blanket
health insurance is ~~that form of~~ health insurance that ~~which~~
covers special groups of individuals under a policy or contract
issued as enumerated in one of the following subsections:

(1) ~~Under a policy or contract issued~~ To a any common
carrier, or to an operator, an owner, or a lessee of a means of
transportation, which is ~~shall be~~ deemed to be the policyholder,
covering a group that is defined as all persons who may become
passengers on such common carrier or means of transportation.

(2) ~~Under a policy or contract issued~~ To an employer, who
is ~~shall be~~ deemed to be the policyholder, covering all or any
grouping group of employees or insured employees' dependents or
guests, who are defined by reference to an activity or operation
of the policyholder ~~exceptional hazards incident to such~~
~~employment~~, or under a policy or contract issued to an employer



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28 if when all of its employees are covered under the any such
29 policy or contract.

30 (3) ~~Under a policy issued~~ To a school, district school
31 system, college, university, or other institution of learning,
32 or to an the official ~~or officials~~ of the such institution,
33 insuring all or any grouping of the institution's students, and
34 teachers, and employees. ~~The any such~~ policy ~~issued~~ may insure
35 the spouse or dependent children of the insured student,
36 teacher, or employee.

37 (4) ~~Under a policy or contract issued~~ In the name of a any
38 volunteer fire department, ~~or~~ first aid group, local emergency
39 management agency as defined in s. 252.34, or other ~~such~~
40 ~~volunteer~~ group of first responders as defined in s. 112.1815,
41 which is shall be deemed to be the policyholder, covering all or
42 any grouping of the members or employees of the policyholder or
43 covering all or any grouping of participants which is defined by
44 reference to an activity or operation sponsored or supervised by
45 the policyholder such department or group.

46 (5) ~~Under a policy or contract issued~~ To an organization,
47 or branch thereof, such as the Boy Scouts of America, the Future
48 Farmers of America, a religious, instructional, or educational,
49 charitable, recreational, or civic body bodies, or similar
50 organization organizations, or to an individual, firm, or
51 corporation, holding or operating meetings, such as summer camps
52 or other meetings for religious, instructive, educational,
53 charitable, or recreational, or civic purposes, which
54 organization, branch, or body is deemed to be the policyholder,
55 covering all or any grouping of participants which is defined by
56 reference to an activity or operation of the policyholder,



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57 including those who attend the attending such camps or meetings,
58 such as including counselors, instructors, and persons in other
59 administrative positions.

60 (6) ~~Under a policy or contract issued~~ In the name of a
61 newspaper or other publisher, which is shall be deemed to be the
62 policyholder, covering independent contractor newspaper or
63 publication delivery persons. Such a policy or contract may only
64 provide coverage for accident or disability income insurance, or
65 a combination thereof; limited scope dental or vision benefits;
66 coverage for a specified disease or illness; or hospital
67 indemnity or other fixed indemnity insurance.

68 (7) ~~Under a policy or contract issued~~ In the name of a
69 health care provider, which is shall be deemed to be the
70 policyholder, covering patients, or in the name of a coordinator
71 of fertility medicine relationships, such as a surrogacy agency,
72 which is deemed to be the policyholder, covering donors,
73 recipients, or surrogates. This coverage may be offered to the
74 patients, donors, recipients, or surrogates of such
75 policyholders, a health care provider but may not be required as
76 ~~made~~ a condition of receiving care. The benefits provided under
77 the such policy or contract are shall not be assignable to any
78 health care provider.

79 (8) ~~Under a policy or contract issued~~ To a any health
80 maintenance organization licensed pursuant to the provisions of
81 part I of chapter 641, which is shall be deemed to be the
82 policyholder, covering the subscribers of the health maintenance
83 organization. Payment may be made directly to the health
84 maintenance organization by the blanket health insurer for
85 health care services rendered by providers pursuant to the



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86 health care delivery plan.

87 (9) To a sports team or camp, or a sponsor thereof, which
88 is deemed to be the policyholder, covering all or any grouping
89 of members, campers, participants, employees, officials, or
90 supervisors.

91 (10) To a travel agency or other organization that provides
92 travel-related services, which is deemed to be the policyholder,
93 covering all or any grouping of persons to whom the policyholder
94 provides travel or travel-related services.

95 (11) To an association having a constitution and bylaws,
96 having at least 25 individual members, and having been organized
97 and maintained in good faith for a period of 1 year for purposes
98 other than that of obtaining insurance, which association is
99 deemed to be the policyholder, covering all or any grouping of
100 the members of the association.

101 (12) To a financial institution as defined in s. 655.005, a
102 parent holding company of the financial institution, or a
103 trustee or agent designated by the financial institution or
104 parent holding company, which is deemed to be the policyholder,
105 covering accountholders, cardholders, debtors, or guarantors.
106 Such a policy or contract may only provide coverage for accident
107 or disability income insurance, or a combination thereof;
108 limited scope dental or vision benefits; coverage for a
109 specified disease or illness; or hospital indemnity or other
110 fixed indemnity insurance.

111 Section 2. This act shall take effect July 1, 2015.