

By Senator Hays

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1 A bill to be entitled
 2 An act relating to blanket health insurance; amending
 3 s. 627.659, F.S.; expanding the types of individuals
 4 and entities which are eligible for blanket health
 5 insurance coverage; authorizing the Commissioner of
 6 the Office of Insurance Regulation to designate other
 7 risks or classes of risk which are eligible for
 8 blanket health insurance; 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 627.659, Florida Statutes, is amended to
 13 read:

14 627.659 Blanket health insurance; eligible groups.—Blanket
 15 health insurance is ~~that form of~~ health insurance that which
 16 covers special groups of individuals under a policy or contract
 17 issued as enumerated in one of the following subsections:

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

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

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30 policy or contract.

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

38 (4) ~~Under a policy or contract issued~~ In the name of a any
39 volunteer fire department, ~~or~~ first aid group, emergency
40 management group, or other first responder ~~such volunteer~~ group,
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,
57 including those who attend the ~~attending such~~ camps or meetings,
58 such as ~~including~~ counselors, instructors, and persons in other

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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.

64 (7) ~~Under a policy or contract issued~~ In the name of a
65 health care provider or coordinator of health services, which ~~is~~
66 ~~shall be~~ deemed to be the policyholder, covering patients,
67 donors, or surrogates. This coverage may be offered to patients,
68 donors, or surrogates of the policyholder, a health care
69 ~~provider~~ but may not be required as ~~made~~ a condition of
70 receiving care. The benefits provided under the ~~such~~ policy or
71 contract are ~~shall not be~~ assignable to any health care
72 provider.

73 (8) ~~Under a policy or contract issued~~ To a any health
74 maintenance organization licensed pursuant to the provisions of
75 part I of chapter 641, which ~~is shall be~~ deemed to be the
76 policyholder, covering the subscribers of the health maintenance
77 organization. Payment may be made directly to the health
78 maintenance organization by the blanket health insurer for
79 health care services rendered by providers pursuant to the
80 health care delivery plan.

81 (9) To a sports team or camp, or a sponsor thereof, which
82 is deemed to be the policyholder, covering all or any grouping
83 of members, campers, participants, employees, officials, or
84 supervisors.

85 (10) To a travel agency or other organization that provides
86 travel-related services, which is deemed to be the policyholder,
87 covering all or any grouping of persons to whom the policyholder

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88 provides travel or travel-related services.

89 (11) To an association having a constitution and bylaws,
90 having at least 25 individual members, and having been organized
91 and maintained in good faith for a period of 1 year for purposes
92 other than that of obtaining insurance, which association is
93 deemed to be the policyholder, covering all or any grouping of
94 the members of the association.

95 (12) To a bank or other financial institution, a vendor of
96 the institution, or a parent holding company of the institution,
97 or to a trustee or agent of such institution, vendor, or
98 company, which is deemed to be the policyholder, covering
99 accountholders, cardholders, debtors, guarantors, or purchasers.

100 (13) To any other risk or class of risks which, in the
101 discretion of the Commissioner of the Office of Insurance
102 Regulation, may be properly eligible for blanket health
103 insurance. The discretion of the commissioner may be exercised
104 on an individual-risk basis, a class of risks, or both.

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

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