

By the Committee on Banking and Insurance; and Senator Hays

597-02401-15

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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; providing an effective date.

6
 7 Be It Enacted by the Legislature of the State of Florida:
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9 Section 1. Section 627.659, Florida Statutes, is amended to
 10 read:

11 627.659 Blanket health insurance; eligible groups.—Blanket
 12 health insurance is ~~that form of~~ health insurance that ~~which~~
 13 covers special groups of individuals under a policy or contract
 14 issued as enumerated in one of the following subsections:

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

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

28 (3) ~~Under a policy issued~~ To a school, district school
 29 system, college, university, or other institution of learning,

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30 or to an ~~the~~ official ~~or officials~~ of the ~~such~~ institution,
31 insuring all or any grouping of the institution's students, ~~and~~
32 teachers, and employees. ~~The any such~~ policy ~~issued~~ may insure
33 the spouse or dependent children of the insured student,
34 teacher, or employee.

35 (4) ~~Under a policy or contract issued~~ In the name of a ~~any~~
36 volunteer fire department, ~~or~~ first aid group, emergency
37 management group, or other first responder ~~such volunteer~~ group,
38 which is ~~shall be~~ deemed to be the policyholder, covering all or
39 any grouping of the members or employees of the policyholder or
40 covering all or any grouping of participants which is defined by
41 reference to an activity or operation sponsored or supervised by
42 the policyholder ~~such department or group.~~

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

57 (6) ~~Under a policy or contract issued~~ In the name of a
58 newspaper or other publisher, which is ~~shall be~~ deemed to be the

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59 policyholder, covering independent contractor newspaper or
60 publication delivery persons.

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

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

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

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

86 (11) To an association having a constitution and bylaws,
87 having at least 25 individual members, and having been organized

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88 and maintained in good faith for a period of 1 year for purposes
89 other than that of obtaining insurance, which association is
90 deemed to be the policyholder, covering all or any grouping of
91 the members of the association.

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

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