

**By** the Committees on Fiscal Policy; and Banking and Insurance;  
and Senator Hays

594-04177-15

20151134c2

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; limiting the types of insurance  
6           coverages that may be provided to specified groups;  
7           providing an effective date.

8  
9   Be It Enacted by the Legislature of the State of Florida:

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

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

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

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

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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,  
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. 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  
86 health care delivery plan.

87 (9) To a sports team or camp, or a sponsor thereof, which

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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.