

1                                   A bill to be entitled  
 2           An act relating to blanket health insurance  
 3           eligibility; amending s. 627.659, F.S.; revising the  
 4           list of special groups of individuals covered by a  
 5           policy or contract for blanket health insurance;  
 6           providing an effective date.

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

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

12           627.659   Blanket health insurance; eligible groups.—Blanket  
 13           health insurance is that form of health insurance which covers  
 14           special groups of individuals as enumerated in one of the  
 15           following subsections:

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

21           (2)   Under a policy or contract issued to an employer, who  
 22           shall be deemed the policyholder, covering any group of  
 23           employees or the employees' dependents or guests defined by  
 24           reference to activities or operations of the policyholder  
 25           ~~exceptional hazards incident to such employment~~, or under a  
 26           policy or contract issued to an employer when all employees are

27 covered under any such policy or contract.

28 (3) Under a policy issued to a school, district school  
 29 system, college, university, or other institution of learning,  
 30 or to the official or officials of such institution insuring all  
 31 or any class of its ~~the~~ students, ~~and~~ teachers, and employees.  
 32 Any such policy issued may insure the spouse or dependent  
 33 children of the insured student, teacher, or employee.

34 (4) Under a policy or contract issued in the name of a ~~any~~  
 35 volunteer fire department, ~~or~~ first aid group, emergency  
 36 management group, or other such volunteer group, which shall be  
 37 deemed the policyholder, covering any group ~~all~~ of the members  
 38 or employees of such department or group, or covering any group  
 39 of participants defined by reference to activities or operations  
 40 sponsored or supervised by such department or group.

41 (5) Under a policy or contract issued to an organization,  
 42 or branch thereof, such as the Boy Scouts of America, the Future  
 43 Farmers of America, any religious, instructive, ~~or~~ educational,  
 44 charitable, recreational, or civic bodies, or similar  
 45 organizations, or to an individual, firm, or corporation,  
 46 holding or operating meetings such as summer camps or other  
 47 meetings for religious, instructive, educational, charitable, ~~or~~  
 48 recreational, or civic purposes, who shall be deemed the  
 49 policyholder, covering any or all of those participating in the  
 50 activities or operations sponsored or supervised by the  
 51 policyholder, including attending such camps or meetings,  
 52 including counselors, instructors, and persons in other

53 administrative positions.

54 (6) Under a policy or contract issued in the name of a  
55 newspaper or other publisher, which shall be deemed the  
56 policyholder, covering independent contractor newspaper or  
57 publication delivery persons.

58 (7) Under a policy or contract issued in the name of a  
59 health care provider or other arranger of health services, which  
60 shall be deemed the policyholder, covering patients, donors, or  
61 surrogates. This coverage may be offered to patients, donors, or  
62 surrogates of a health care provider or other arranger of health  
63 services but may not be made a condition of receiving care. The  
64 benefits provided under such policy or contract shall not be  
65 assignable to any health care provider.

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

74 (9) Under a policy or contract issued to a sports team,  
75 camp, or sponsor thereof, which shall be deemed the  
76 policyholder, covering members, campers, participants,  
77 employees, officials, or supervisors.

78 (10) Under a policy or contract issued to a travel agency

79 or other organization that provides travel-related services,  
80 which shall be deemed the policyholder, to cover any or all  
81 persons for whom travel and travel-related services are  
82 provided.

83 (11) Under a policy or contract issued to an association,  
84 if the association has a constitution and bylaws, has at least  
85 25 individual members, and has been organized and maintained in  
86 good faith for at least 1 year for purposes other than obtaining  
87 insurance, covering all or any class of members of such  
88 association.

89 (12) Under a policy or contract issued to a bank,  
90 association, financial or other institution, vendor, or parent  
91 holding company, or to the trustees or agents designated by one  
92 or more banks, associations, financial or other institutions, or  
93 vendors, which shall be deemed the policyholder, covering  
94 accountholders, cardholders, debtors, guarantors, or purchasers.

95 (13) Under a policy or contract issued to any other risk  
96 or class of risks which, in the discretion of the Commissioner  
97 of Insurance Regulation, may be properly eligible for blanket  
98 health insurance. The discretion of the commissioner may be  
99 exercised on an individual-risk basis, a class of risks, or  
100 both.

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