

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 is ~~shall be~~ deemed the policyholder,
 19 covering a group defined as all persons who may become
 20 passengers on such common carrier or such means of
 21 transportation.

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

27 policy or contract issued to an employer when all employees are
 28 covered under any such policy or contract.

29 (3) Under a policy issued to a school, district school
 30 system, college, university, or other institution of learning,
 31 or to the official or officials of such institution insuring all
 32 or any class of its ~~the~~ students, ~~and~~ teachers, ~~and~~ employees.
 33 Any such policy issued may insure the spouse or dependent
 34 children of the insured student, 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, local emergency
 37 management agency as defined in s. 252.34(5), ~~or other~~ group of
 38 first responders as defined in s. 112.1815 ~~such volunteer group,~~
 39 which is ~~shall be~~ deemed the policyholder, covering all or any
 40 grouping of the members or employees of the policyholder or
 41 covering all or any participants in an activity or operation
 42 sponsored or supervised by the policyholder ~~such department or~~
 43 ~~group.~~

44 (5) Under a policy or contract issued to an organization,
 45 or branch thereof, such as the Boy Scouts of America, the Future
 46 Farmers of America, any religious, instructive, ~~or~~ educational,
 47 charitable, recreational, or civic body ~~bodies,~~ or similar
 48 organization ~~organizations,~~ or to an individual, firm, or
 49 corporation, holding or operating meetings such as summer camps
 50 or other meetings for religious, instructive, educational,
 51 charitable, ~~or~~ recreational, or civic purposes, which is deemed
 52 the policyholder, covering any or all participants in the

53 activities or operations sponsored or supervised by the
54 policyholder, including those attending such camps or meetings,
55 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 the
59 policyholder, covering independent contractor newspaper or
60 publication delivery persons for health insurance that may
61 contain the following benefits:

62 (a) Coverage only for accident or disability income
63 insurance or any combination thereof;

64 (b) Limited-scope dental or vision benefits;

65 (c) Coverage only for a specified disease or illness; or

66 (d) Hospital indemnity or other fixed indemnity insurance.

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

77 (8) Under a policy or contract issued to any health
78 maintenance organization licensed pursuant to ~~the provisions of~~

79 | part I of chapter 641, which is ~~shall be~~ deemed the
80 | policyholder, covering the subscribers of the health maintenance
81 | organization. Payment may be made directly to the health
82 | maintenance organization by the blanket health insurer for
83 | health care services rendered by providers pursuant to the
84 | health care delivery plan.

85 | (9) Under a policy or contract issued to a sports team,
86 | camp, or sponsor thereof, which is deemed the policyholder,
87 | covering members, campers, participants, employees, officials,
88 | or supervisors.

89 | (10) Under a policy or contract issued to a travel agency
90 | or other organization that provides travel-related services,
91 | which is deemed the policyholder, to cover any or all persons
92 | for whom travel and travel-related services are provided.

93 | (11) Under a policy or contract issued to an association,
94 | which is deemed the policyholder, if the association has a
95 | constitution and bylaws, has at least 25 individual members, and
96 | has been organized and maintained in good faith for at least 1
97 | year for purposes other than obtaining insurance, covering all
98 | or any class of members of such association.

99 | (12) Under a policy or contract issued to a financial
100 | institution or parent holding company, or issued to the trustees
101 | or agents designated by one or more banks or financial
102 | institutions as defined in s. 655.005, which is deemed the
103 | policyholder, covering accountholders, cardholders, debtors, or
104 | guarantors for health insurance that may contain the following

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105 benefits:

106 (a) Coverage only for accident or disability income
107 insurance or any combination thereof;

108 (b) Limited-scope dental or vision benefits;

109 (c) Coverage only for a specified disease or illness; or

110 (d) Hospital indemnity or other fixed indemnity insurance.

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