

Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	<u>    </u>	(Y/N)
ADOPTED AS AMENDED	<u>    </u>	(Y/N)
ADOPTED W/O OBJECTION	<u>    </u>	(Y/N)
FAILED TO ADOPT	<u>    </u>	(Y/N)
WITHDRAWN	<u>    </u>	(Y/N)
OTHER	<u>      </u>	

1 Committee/Subcommittee hearing bill: Appropriations Committee  
 2 Representative Hager offered the following:

**Amendment**

5 Remove everything after the enacting clause and insert:  
 6 Section 1. Subsection (11) of section 627.6131, Florida  
 7 Statutes, is amended to read:

8 627.6131 Payment of claims.—

9 (11) (a) A health insurer may not retroactively deny a  
 10 claim because of insured ineligibility more than 1 year after  
 11 the date of payment of the claim.

12 (b) For purposes of this section, "grace period" means the  
 13 time period set forth in s. 627.608, Florida Statutes.

14 (c) For care provided during the grace period, when a  
 15 health care provider or a representative of the health care  
 16 provider seeks information regarding eligibility, performs a

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17 benefit inquiry, or submits a request for a related claim  
18 status, or for one or more related claims in the remittance  
19 advice, the health insurer shall clearly identify, at the same  
20 time that it responds to the underlying request, that the  
21 insured is in the grace period and that payment by the health  
22 insurer is uncertain. The information provided by the health  
23 insurer about the insured's grace period status is binding on  
24 the health insurer. If the health insurer informs the health  
25 care provider that the insured is in the grace period and the  
26 provider elects to provide services to the insured, the health  
27 insurer may later refuse payment or seek to recoup payment from  
28 the health care provider if the grace period expires without the  
29 overdue premium being paid. If the health insurer informs the  
30 health care provider or a representative of the health care  
31 provider that the insured is eligible for services, and does not  
32 inform the health care provider that the insured is in the grace  
33 period, that determination shall be binding on the health  
34 insurer, and the claim(s) for services rendered shall be paid by  
35 the health insurer. This binding determination shall further  
36 preclude the health insurer from seeking to recoup payment from  
37 the health care provider.

38 (d) Notwithstanding any other provision of law, if the  
39 health insurer notifies the physician that it intends to pend  
40 claims during the grace period, or intends to recoup monies paid  
41 to the physician during the grace period, the physician may

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42 elect to postpone the provision of non-emergency medical care  
43 until the insured is no longer in the grace period. A contract  
44 between a health insurer and a health care provider shall not  
45 prohibit the health care provider from postponing non-emergency  
46 care for an insured while the insured is in the grace period.

47 (e) Notwithstanding subsection (a), when the insured is  
48 not in the grace period at the time of treatment, a health  
49 insurer that has verified the eligibility of an insured at the  
50 time of treatment or has provided an authorization number may  
51 not retroactively deny a claim because of insured ineligibility  
52 at any time.

53 (f) Paragraphs (b), (c), (d) and (e) apply to policies  
54 entered into or renewed on or after January 1, 2019.

55 Section 2. Subsection (10) of section 641.3155, Florida  
56 Statutes, is amended to read:

57 641.3155 Prompt payment of claims.-

58 (10) (a) A health maintenance organization may not  
59 retroactively deny a claim because of subscriber ineligibility  
60 more than 1 year after the date of payment of the claim.

61 (b) For purposes of this section, "grace period" means the  
62 time period set forth s. 641.31(15) (a), Florida Statutes.

63 (c) For care provided to a subscriber during the grace  
64 period, when a health care provider or a representative of the  
65 health care provider seeks information regarding eligibility,  
66 performs a benefit inquiry, or submits a request for a related

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67 claim status, or for one or more related claims in the  
68 remittance advice, the health maintenance organization shall  
69 clearly identify, at the same time that it responds to the  
70 underlying request, that the subscriber is in the grace period  
71 and that payment by the health maintenance organization is  
72 uncertain. The information provided by the health maintenance  
73 organization about the subscriber's grace period status is  
74 binding on the health maintenance organization. If the health  
75 maintenance organization informs the health care provider that  
76 the subscriber is in the grace period, the health maintenance  
77 organization may retroactively deny the claim and refuse payment  
78 or seek to recoup payment from the health care provider. If the  
79 health maintenance organization informs the health care provider  
80 or a representative of the health care provider that the  
81 subscriber is eligible for services and does not inform the  
82 health care provider that the enrollee is in the grace period,  
83 that determination shall be binding on the health maintenance  
84 organization, and the claim(s) for services rendered shall be  
85 paid by the health maintenance organization. This binding  
86 determination shall further preclude the health maintenance  
87 organization from seeking to recoup payment from the health care  
88 provider.

89 (d) Notwithstanding any other provision of law, if the  
90 health maintenance organization notifies the physician that it  
91 intends to pend claims during the grace period, or intends to

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92 recoup monies paid to the physician during the grace period, the  
93 physician may elect to postpone the provision of non-emergency  
94 medical care until the subscriber is no longer in the grace  
95 period. A contract between a health maintenance organization and  
96 a health care provider shall not prohibit the health care  
97 provider from postponing non-emergency care for a subscriber  
98 while the subscriber is in the grace period.

99 (e) Notwithstanding subsection (a), when the subscriber is  
100 not in the grace period at the time of treatment, a health  
101 maintenance organization that has verified the eligibility of a  
102 subscriber at the time of treatment or has provided an  
103 authorization number may not retroactively deny a claim because  
104 of subscriber ineligibility at any time.

105 (f) Paragraphs (b), (c), (d) and (e) do not apply to  
106 Medicaid managed care plans pursuant to part IV of chapter 409,  
107 and only apply to contracts entered into or renewed on or after  
108 January 1, 2019.

109 Section 3. This act shall take effect on July 1, 2018.