

By Senator Simpson

10-00477A-19

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1 A bill to be entitled
2 An act relating to essential health benefits under
3 health insurance policies and contracts; creating s.
4 627.6054, F.S.; defining the term "PPACA"; specifying
5 conditions under which health insurers and health
6 maintenance organizations may comply with requirements
7 under the federal Patient Protection and Affordable
8 Care Act to provide essential health benefits;
9 providing construction; providing an effective date.

10
11 WHEREAS, the Legislature recognizes that the federal
12 Patient Protection and Affordable Care Act requires that all
13 persons in the individual and small group health insurance
14 markets have access to 10 categories of essential health
15 benefits as set forth in 42 U.S.C. s. 18022(b), and

16 WHEREAS, each state is granted discretion to determine the
17 specific benefits in each category deemed essential to the
18 state, NOW, THEREFORE,

19
20 Be It Enacted by the Legislature of the State of Florida:

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22 Section 1. Section 627.6054, Florida Statutes, is created
23 to read:

24 627.6054 Essential health benefits.—

25 (1) As used in this section, the term "PPACA" has the same
26 meaning as in s. 627.402.

27 (2) A health insurer or health maintenance organization
28 issuing or delivering an individual or a group health insurance
29 policy or contract in this state:

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30 (a) Must include at least one service or coverage under
31 each of the 10 essential health benefits categories under 42
32 U.S.C. s. 18022(b) which are required under PPACA;

33 (b) May fulfill the requirement in paragraph (a) by
34 selecting one or more services or coverages for each of the
35 required categories from the list of essential health benefits
36 required by any single state or multiple states; and

37 (c) May comply with paragraphs (a) and (b) by selecting one
38 or more services or coverages from any one or more of the
39 required categories of essential health benefits from one state
40 or multiple states.

41 (3) This section specifically authorizes an insurer or
42 health maintenance organization to comply with this section by
43 including any combination of services or coverages required by
44 any one or a combination of states to provide the 10 categories
45 of essential health benefits required under PPACA in a policy or
46 contract issued in this state.

47 Section 2. This act shall take effect July 1, 2019.