

1 A bill to be entitled
 2 An act relating to price transparency in health care
 3 services; creating s. 627.4303, F.S.; defining the
 4 term "health insurer"; prohibiting limitations on
 5 price transparency with patients in contracts between
 6 health insurers and health care providers; prohibiting
 7 a health insurer from requiring an insured to make a
 8 payment for a covered service that exceeds a certain
 9 amount; amending s. 627.6699, F.S.; requiring health
 10 benefit plans covering small employers to comply with
 11 specified restrictions; creating s. 641.516, F.S.;
 12 providing applicability; prohibiting limitations on
 13 price transparency with patients in contracts between
 14 health maintenance organizations and health care
 15 providers; prohibiting a health maintenance
 16 organization from requiring a subscriber to make a
 17 payment for a covered service that exceeds a certain
 18 amount; providing an effective date.

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

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 22 Section 1. Section 627.4303, Florida Statutes, is created
 23 to read:

24 627.4303 Price transparency in health care services.—
 25 (1) As used in this section, the term "health insurer"

26 | means a health insurer issuing major medical coverage through an
 27 | individual or group policy.

28 | (2) In its contract with a health care provider, a health
 29 | insurer may not limit the health care provider's ability to
 30 | disclose whether a patient's cost-sharing obligation exceeds the
 31 | cash price for a covered service in the absence of health
 32 | insurance coverage or the availability of a more affordable
 33 | service.

34 | (3) A health insurer may not require an insured to make a
 35 | payment for a covered service in an amount that exceeds the cash
 36 | price of the service in the absence of health insurance
 37 | coverage.

38 | Section 2. Paragraph (g) is added to subsection (5) of
 39 | section 627.6699, Florida Statutes, to read:

40 | 627.6699 Employee Health Care Access Act.—

41 | (5) AVAILABILITY OF COVERAGE.—

42 | (g) A health benefit plan covering small employers must
 43 | comply with s. 627.4303.

44 | Section 3. Section 641.516, Florida Statutes, is created
 45 | to read:

46 | 641.516 Price transparency in health care services.—

47 | (1) This section applies to a health maintenance
 48 | organization issuing major medical coverage through an
 49 | individual or a group contract.

50 | (2) In its contract with a health care provider, a health

51 maintenance organization may not limit the health care
52 provider's ability to disclose whether a patient's cost-sharing
53 obligation exceeds the cash price for a covered service in the
54 absence of coverage through the health maintenance organization
55 or the availability of a more affordable service.

56 (3) A health maintenance organization may not require a
57 subscriber to make a payment for a covered service in an amount
58 that exceeds the cash price of the service in the absence of
59 coverage through the health maintenance organization.

60 Section 4. This act shall take effect July 1, 2020.