

By the Committee on Banking and Insurance; and Senator Diaz

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1 A bill to be entitled
2 An act relating to coverage for air ambulance
3 services; creating ss. 627.42397 and 641.514, F.S.;
4 defining terms; requiring health insurers and health
5 maintenance organizations, respectively, to provide
6 reasonable reimbursement to air ambulance services for
7 certain covered services; providing that such
8 reimbursement may be reduced only by certain amounts;
9 providing that reasonable reimbursement must serve as
10 full and final payment to the air ambulance service;
11 providing that provisions of this act are not
12 severable; providing an effective date.

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

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16 Section 1. Section 627.42397, Florida Statutes, is created
17 to read:

18 627.42397 Coverage for air ambulance services.—

19 (1) As used in this section, the term:

20 (a) "Air ambulance service" has the same meaning as
21 provided in s. 401.23.

22 (b) "Health insurer" means an authorized insurer offering
23 health insurance as defined in s. 624.603.

24 (c) "Reasonable reimbursement" means reimbursement that
25 considers the actual cost of services rendered, the operation of
26 an air ambulance service by a county which operates entirely
27 within a designated area of critical state concern as determined
28 by the Department of Economic Opportunity, and in-network
29 reimbursement established by the insurer for the specific

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30 policy. The term does not include billed charges for the cost of
31 services rendered.

32 (2) A health insurance policy must require a health insurer
33 to provide reasonable reimbursement to an air ambulance service
34 for covered nonemergency and emergency services provided to an
35 insured in accordance with the coverage terms of the policy.
36 Such reasonable reimbursement may be reduced only by applicable
37 copayments, coinsurance, and deductibles. The reasonable
38 reimbursement must serve as full and final payment to the air
39 ambulance service.

40 Section 2. Section 641.514, Florida Statutes, is created to
41 read:

42 641.514 Coverage for air ambulance services.—

43 (1) As used in this section, the term:

44 (a) "Air ambulance service" has the same meaning as
45 provided in s. 401.23.

46 (b) "Reasonable reimbursement" means reimbursement that
47 considers the actual cost of services rendered, the operation of
48 an air ambulance service by a county which operates entirely
49 within a designated area of critical state concern as determined
50 by the Department of Economic Opportunity, and in-network
51 reimbursement established by the health maintenance organization
52 for the specific health maintenance contract. The term does not
53 include billed charges for the cost of services rendered.

54 (2) A health maintenance contract must require a health
55 maintenance organization to provide reasonable reimbursement to
56 an air ambulance service for covered nonemergency and emergency
57 services provided to a subscriber in accordance with the
58 coverage terms of the contract. Such reasonable reimbursement

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59 may be reduced only by applicable copayments, coinsurance, and
60 deductibles. The reasonable reimbursement must serve as full and
61 final payment to the air ambulance service.

62 Section 3. If any provision of s. 627.42397 or s. 641.514,
63 Florida Statutes, as created by this act is determined to be
64 invalid or inoperative for any reason, the remaining provisions
65 thereof shall be deemed to be void and of no effect. To this
66 end, the Legislature declares that it would not have enacted any
67 of the provisions of s. 627.42397 or s. 641.514, Florida
68 Statutes, individually, and expressly finds them not to be
69 severable.

70 Section 4. This act shall take effect upon becoming a law.