

1 A bill to be entitled
2 An act relating to coverage for air ambulance
3 services; creating s. 627.42397, F.S.; providing
4 definitions; requiring health insurers and health
5 maintenance organizations to provide reasonable
6 reimbursement to air ambulance services for certain
7 covered services; providing that such reimbursement
8 may be reduced only by certain amounts; providing that
9 reasonable reimbursement must serve as full and final
10 payment to air ambulance services; providing
11 applicability; providing nonseverability; providing an
12 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) "Health maintenance organization" has the same meaning
25 as provided in s. 641.19(12).

26 (d) "Reasonable reimbursement" means reimbursement that
27 considers the actual cost of services rendered, the operation of
28 an air ambulance service by a county which operates entirely
29 within a designated area of critical state concern as determined
30 by the Department of Economic Opportunity, and in-network
31 reimbursement. The term does not include billed charges for the
32 cost of services rendered.

33 (2) A health insurance policy or health maintenance
34 contract must require a health insurer or health maintenance
35 organization to provide reasonable reimbursement to an air
36 ambulance service for covered nonemergency and emergency
37 services provided to an insured or subscriber in accordance with
38 the coverage terms of the policy or contract. Such reasonable
39 reimbursement may be reduced only by applicable copayments,
40 coinsurance, and deductibles, unless the insured or subscriber
41 has expressly or in fact contracted for a different amount. The
42 reasonable reimbursement must serve as full and final payment to
43 the air ambulance service.

44 (3) This section does not apply to a policy or contract
45 providing any health care benefit pursuant to Title XVIII
46 (Medicare), Title XIX (Medicaid), or Title XXI (the Children's
47 Health Insurance Program) of the Social Security Act or any
48 regulations promulgated thereunder.

49 Section 2. If any provision of section 627.42397, Florida
50 Statutes, as created by this act, is determined to be invalid or

51 inoperative for any reason, the remaining provisions thereof
52 shall be deemed to be void and of no effect. To this end, the
53 Legislature declares that it would not have enacted any of the
54 provisions of section 627.42397, Florida Statutes, individually
55 and expressly finds them not to be severable.

56 Section 3. This act shall take effect upon becoming a law.