

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 providing definitions; requiring health insurers and
 5 health maintenance organizations, respectively, to
 6 provide reasonable reimbursement to air ambulance
 7 services for certain covered services; providing that
 8 such reimbursement may be reduced only by certain
 9 amounts; providing that reasonable reimbursement must
 10 serve as full and final payment to air ambulance
 11 services; 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) "Reasonable reimbursement" means reimbursement that
 25 considers the direct cost to provide the air ambulance

26 transportation service to the insured, the operation of an air
27 ambulance service by a county which operates entirely within a
28 designated area of critical state concern as determined by the
29 Department of Economic Opportunity, and in-network reimbursement
30 established by the health insurer for the specific policy. The
31 term does not include billed charges for the cost of services
32 rendered.

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

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

43 641.514 Coverage for air ambulance services.—

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

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

47 (b) "Health maintenance organization" has the same meaning
48 as provided in s. 641.19(12).

49 (c) "Reasonable reimbursement" means reimbursement that
50 considers the direct cost to provide the air ambulance

51 transportation service to the subscriber, the operation of an
52 air ambulance service by a county which operates entirely within
53 a designated area of critical state concern as determined by the
54 Department of Economic Opportunity, and in-network reimbursement
55 established by the health maintenance organization for the
56 specific contract. The term does not include billed charges for
57 the cost of services rendered.

58 (2) A health maintenance contract must require a health
59 maintenance organization to provide reasonable reimbursement to
60 an air ambulance service for covered nonemergency and emergency
61 services provided to a subscriber in accordance with the
62 coverage terms of the contract. Such reasonable reimbursement
63 may be reduced only by applicable copayments, coinsurance, and
64 deductibles. The reasonable reimbursement must serve as full and
65 final payment to the air ambulance service.

66 Section 3. If any provision of section 627.42397, Florida
67 Statutes, or section 641.514, Florida Statutes, as created by
68 this act, is determined to be invalid or inoperative for any
69 reason, the remaining provisions thereof shall be deemed to be
70 void and of no effect. To this end, the Legislature declares
71 that it would not have enacted any of the provisions of section
72 627.42397, Florida Statutes, or section 641.514, Florida
73 Statutes, individually and expressly finds them not to be
74 severable.

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