

1 A bill to be entitled
 2 An act relating to health insurance identification
 3 cards; amending s. 627.4302, F.S.; requiring certain
 4 prescription drug benefits-identification cards to
 5 include specified information in a certain manner;
 6 providing applicability; authorizing the Department of
 7 Financial Services to adopt certain rules; amending
 8 ss. 627.642, 627.657, and 641.31, F.S.; requiring
 9 certain health insurance and health maintenance
 10 organization identification cards to include specified
 11 information in a certain manner; providing
 12 applicability; authorizing the department to adopt
 13 certain rules; providing an effective date.

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

16
 17 Section 1. Paragraph (h) of subsection (2) of section
 18 627.4302, Florida Statutes, is redesignated as paragraph (i),
 19 and a new paragraph (h) is added to that subsection, to read:

20 627.4302 Identification cards for processing prescription
 21 drug claims.—

22 (2) Any health insurer or health maintenance organization
 23 and all state and local government entities entering into an
 24 agreement to provide coverage for prescription drugs on an
 25 outpatient basis shall provide a benefits-identification card

26 containing the following information:

27 (h) The type of plan, only if the plan is filed in this
28 state; an indication that the plan is self-funded; or the name
29 of the network.

30 1. If the plan is subject to state regulation, the
31 identification card must include the letters "FL" on the back
32 left-hand corner of the card, under which a quick response (QR)
33 code must be displayed directing the insured or the subscriber
34 to the consumer complaint website of the Division of Consumer
35 Services of the department.

36 2. If the plan is exclusively federally regulated, the
37 identification card must include the letters "FED" on the back
38 left-hand corner of the card, under which a QR code must be
39 displayed directing the insured or the subscriber to the
40 consumer complaint website of the Centers for Medicare and
41 Medicaid Services.

42 3. This paragraph applies to benefits-identification cards
43 issued or reissued on or after January 1, 2024.

44 4. The department may adopt rules to implement necessary
45 changes to the consumer complaint website and hotline of the
46 Division of Consumer Services to best assist insureds or
47 subscribers who are at an impasse with their insurers or health
48 maintenance organizations, respectively.

49
50 The information required in paragraphs (a), (b), (g), and (i)

51 ~~(h)~~ must be provided on the card, unless instruction is provided
 52 on the card for ready access to such information by electronic
 53 means.

54 Section 2. Paragraph (c) of subsection (3) of section
 55 627.642, Florida Statutes, is amended to read:

56 627.642 Outline of coverage.—

57 (3) In addition to the outline of coverage, a policy as
 58 specified in s. 627.6699(3) (k) must be accompanied by an
 59 identification card that contains, at a minimum:

60 (c) The type of plan, only if the plan is filed in this
 61 ~~the state;~~ an indication that the plan is self-funded;~~;~~ or the
 62 name of the network.

63 1. If the plan is subject to state regulation, the
 64 identification card must include the letters "FL" on the back
 65 left-hand corner of the card, under which a quick response (QR)
 66 code must be displayed directing the insured to the consumer
 67 complaint website of the Division of Consumer Services of the
 68 department.

69 2. If the plan is exclusively federally regulated, the
 70 identification card must include the letters "FED" on the back
 71 left-hand corner of the card, under which a QR code must be
 72 displayed directing the insured to the consumer complaint
 73 website of the Centers for Medicare and Medicaid Services.

74 3. Subparagraphs 1. and 2. apply to identification cards
 75 issued or reissued on or after January 1, 2024.

76 4. The department may adopt rules to implement necessary
 77 changes to the consumer complaint website and hotline of the
 78 Division of Consumer Services to best assist insureds who are at
 79 an impasse with their insurers.

80
 81 The identification card must present the information in a
 82 readily identifiable manner or, alternatively, the information
 83 may be embedded on the card and available through magnetic
 84 stripe or smart card. The information may also be provided
 85 through other electronic technology.

86 Section 3. Paragraph (c) of subsection (2) of section
 87 627.657, Florida Statutes, is amended to read:

88 627.657 Provisions of group health insurance policies.—

89 (2) The medical policy as specified in s. 627.6699(3)(k)
 90 must be accompanied by an identification card that contains, at
 91 a minimum:

92 (c) The type of plan, only if the plan is filed in this
 93 the state; ~~or~~ an indication that the plan is self-funded; ~~or~~ or the
 94 name of the network.

95 1. If the plan is subject to state regulation, the
 96 identification card must include the letters "FL" on the back
 97 left-hand corner of the card, under which a quick response (QR)
 98 code must be displayed directing the insured to the consumer
 99 complaint website of the Division of Consumer Services of the
 100 department.

101 2. If the plan is exclusively federally regulated, the
102 identification card must include the letters "FED" on the back
103 left-hand corner of the card, under which a QR code must be
104 displayed directing the insured to the consumer complaint
105 website of the Centers for Medicare and Medicaid Services.

106 3. Subparagraphs 1. and 2. apply to identification cards
107 issued or reissued on or after January 1, 2024.

108 4. The department may adopt rules to implement necessary
109 changes to the consumer complaint website and hotline of the
110 Division of Consumer Services to best assist insureds who are at
111 an impasse with their insurers.

112
113 The identification card must present the information in a
114 readily identifiable manner or, alternatively, the information
115 may be embedded on the card and available through magnetic
116 stripe or smart card. The information may also be provided
117 through other electronic technology.

118 Section 4. Paragraph (c) of subsection (42) of section
119 641.31, Florida Statutes, is amended to read:

120 641.31 Health maintenance contracts.—

121 (42) The contract, certificate, or member handbook must be
122 accompanied by an identification card that contains, at a
123 minimum:

124 (c) A statement that the health plan is a health
125 maintenance organization. Only a health plan with a certificate

126 of authority issued under this chapter may be identified as a
127 health maintenance organization.

128 1. If the health plan is subject to state regulation, the
129 identification card must include the letters "FL" on the back
130 left-hand corner of the card, under which a quick response (QR)
131 code must be displayed directing the subscriber to the consumer
132 complaint website of the Division of Consumer Services of the
133 department.

134 2. If the health plan is exclusively federally regulated,
135 the identification card must include the letters "FED" on the
136 back left-hand corner of the card, under which a QR code must be
137 displayed directing the subscriber to the consumer complaint
138 website of the Centers for Medicare and Medicaid Services.

139 3. Subparagraphs 1. and 2. apply to identification cards
140 issued or reissued on or after January 1, 2024.

141 4. The department may adopt rules to implement necessary
142 changes to the consumer complaint website and hotline of the
143 Division of Consumer Services to best assist subscribers who are
144 at an impasse with their health maintenance organizations.

145
146 The identification card must present the information in a
147 readily identifiable manner or, alternatively, the information
148 may be embedded on the card and available through magnetic
149 stripe or smart card. The information may also be provided
150 through other electronic technology.

HB 1545

2023

151 Section 5. This act shall take effect January 1, 2024.