

By Senator Harrell

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1 A bill to be entitled
2 An act relating to coverage for skin cancer
3 screenings; creating ss. 627.64198, 627.66912, and
4 641.31091, F.S.; requiring health insurance policies;
5 group, blanket, and franchise health insurance
6 policies; and health maintenance contracts,
7 respectively, to provide coverage and payment for
8 annual skin cancer screenings performed by a licensed
9 dermatologist without imposing any cost-sharing
10 requirement; specifying a requirement for and a
11 restriction on payments for such screenings; providing
12 an effective date.

13
14 Be It Enacted by the Legislature of the State of Florida:

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16 Section 1. Section 627.64198, Florida Statutes, is created
17 to read:

18 627.64198 Coverage for skin cancer screenings; required
19 coverage and payment.-

20 (1) A health insurance policy issued or renewed on or after
21 January 1, 2025, must provide coverage and payment, without
22 imposing a deductible, copayment, coinsurance, or any other
23 cost-sharing requirement, for annual skin cancer screenings
24 performed by a dermatologist licensed pursuant to chapter 458 or
25 chapter 459. Payment for such screenings must be consistent with
26 the insurer's payments for other preventive screenings as
27 defined by the Current Procedural Terminology code set of the
28 American Medical Association.

29 (2) An insurer may not bundle a payment for skin cancer

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30 screenings performed pursuant to subsection (1) with any other
31 procedure or service, including an evaluation and management
32 visit, that is performed during the same office visit or a
33 subsequent office visit.

34 Section 2. Section 627.66912, Florida Statutes, is created
35 to read:

36 627.66912 Coverage for skin cancer screenings; required
37 coverage and payment.-

38 (1) A group, blanket, or franchise health insurance policy
39 issued or renewed on or after January 1, 2025, must provide
40 coverage and payment, without imposing a deductible, copayment,
41 coinsurance, or any other cost-sharing requirement, for annual
42 skin cancer screenings performed by a dermatologist licensed
43 pursuant to chapter 458 or chapter 459. Payment for such
44 screenings must be consistent with the insurer's payments for
45 other preventive screenings as defined by the Current Procedural
46 Terminology code set of the American Medical Association.

47 (2) An insurer may not bundle a payment for skin cancer
48 screenings performed pursuant to subsection (1) with any other
49 procedure or service, including an evaluation and management
50 visit, that is performed during the same office visit or a
51 subsequent office visit.

52 Section 3. Section 641.31091, Florida Statutes, is created
53 to read:

54 641.31091 Coverage for skin cancer screenings; required
55 coverage and payment.-

56 (1) A health maintenance contract issued or renewed on or
57 after January 1, 2025, must provide coverage and payment,
58 without imposing a deductible, copayment, coinsurance, or any

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59 other cost-sharing requirement, for annual skin cancer
60 screenings performed by a dermatologist licensed pursuant to
61 chapter 458 or chapter 459. Payment for such screenings must be
62 consistent with the health maintenance organization's payments
63 for other preventive screenings as defined by the Current
64 Procedural Terminology code set of the American Medical
65 Association.

66 (2) A health maintenance organization may not bundle a
67 payment for skin cancer screenings performed pursuant to
68 subsection (1) with any other procedure or service, including an
69 evaluation and management visit, that is performed during the
70 same office visit or a subsequent office visit.

71 Section 4. This act shall take effect July 1, 2024.