

FLORIDA HOUSE OF REPRESENTATIVES

BILL ANALYSIS

This bill analysis was prepared by nonpartisan committee staff and does not constitute an official statement of legislative intent.

BILL #: [CS/HB 1513](#)

TITLE: Refund of Overpayments Made by Patients

SPONSOR(S): Greco

COMPANION BILL: [CS/SB 1808](#) (Burton)

LINKED BILLS: None

RELATED BILLS: None

Committee References

[Health Professions & Programs](#)

15 Y, 0 N



[Health & Human Services](#)

23 Y, 0 N, As CS

SUMMARY

Effect of the Bill:

CS/HB 1513 requires health care practitioners, Agency for Health Care Administration-licensed facilities, and health care practitioner ancillary entities to refund a patient for any overpayment made by the patient within 30 days of the practitioner determining that an overpayment was made. The bill expressly states that its provisions do not apply to overpayments made to health care practitioners by commercial health insurers and health maintenance organizations.

Fiscal or Economic Impact:

None.

[JUMP TO](#)

[SUMMARY](#)

[ANALYSIS](#)

[RELEVANT INFORMATION](#)

[BILL HISTORY](#)

ANALYSIS

EFFECT OF THE BILL:

Patient Refund of Overpayment

Under current law, health care providers are not required to notify or return overpayments made by a patient, and there is no timeline for returning overpayments to patients. As a result, patients maybe unaware of these overpayments or of their right to a refund or credit, or may wait months to be repaid.

The bill requires health care practitioners licensed under the Practitioner Core Licensure Act (chapter 456, F. S.)¹ and providers² licensed by the Agency for Health Care Administration (AHCA), to refund a patient for any overpayment made by the patient within 30 days of determining that an overpayment was made. The bill authorizes AHCA to impose a fine up to \$500 for violations by AHCA licensees. The bill does not contain an express disciplinary provision for practitioners; however, current law makes any violation of the practitioner core

¹ Under s. [456.001\(4\), F.S.](#), the bill would apply to acupuncturists, physicians, physician assistants, chiropractors, podiatrists, naturopaths, dentists, dental hygienists, optometrists, nurses, nursing assistants, pharmacists, midwives, speech language pathologists & audiologists, nursing home administrators, occupational therapists, respiratory therapists, dietitians, athletic trainers, orthotists, prosthetists, pedorthists, electrologists, massage therapists, clinical laboratory personnel, medical physicists, genetic counselor, dispensers of optical devices or hearing aids, physical therapists, psychologists, social worker, clinical social workers, mental health counselors, and psychotherapists, among others.

² Under s. [408.802, F.S.](#), the bill would apply to laboratories, birth centers, abortion clinics, crisis stabilization units, short-term residential treatment facilities, residential treatment centers, residential treatment centers, hospitals, ambulatory surgical centers, nursing homes, assisted living facilities, home health agencies, nurse registries, companion service or homemaker service providers, adult day care centers, hospices, adult family-care homes, homes for special services, transitional living facilities, prescribed pediatric extended care centers, home medical equipment providers, intermediate care facilities, health care services pools, health care clinics, organ, tissue, and eye procurement organizations.

STORAGE NAME: h1513c.HHS

DATE: 4/17/2025

licensure act (chapter 456, F. S.), or a practitioner’s individual practice act, subject to disciplinary action.³ (Section [2](#))

The repayment requirement in the bill also applies to health care practitioner ancillary entities, which under the bill, includes billing departments, management companies and group practices. (Section 3)

The bill expressly states that its provisions do not apply to overpayments made to health care practitioners by commercial health insurers and health maintenance organizations. (Section [1](#))

The bill provides an effective date of January 1, 2026. (Section 5).

RELEVANT INFORMATION

SUBJECT OVERVIEW:

Patient Overpayment

A patient overpayment occurs when an individual patient pays more for a healthcare service than they are obligated to pay, or when they pay for a service for which the provider later receives full or partial reimbursement from a third-party payer, such as an insurer.

Self-pay Patients

Self-pay refers to a payment method where patients cover the costs of medical services out of pocket, without relying on insurance or third-party payers.⁴

The No Surprises Act was enacted to ensure healthcare providers adopt policies that provide the uninsured or self-pay patients with good faith estimates of healthcare charges, either when care is scheduled or upon the patient’s request. Additionally, the Act mandates that providers implement a patient-provider dispute resolution process, enabling uninsured and self-pay individuals to challenge charges that significantly exceed the provided estimates.⁵

Patient Refund Laws – Other States

Two states, California and Texas, currently require [practitioners](#) to refund patients for overpayments.

California requires physicians, surgeons and dentists to refund patients for duplicate payments made by the patient for services if such payments are also reimbursed by a third-party company. The refund must be issued within 30 days of a patient’s request if the duplicate payment has been received, or within 30 days of receiving the duplicate payment if it has not been received.⁶ Physician, surgeons, and dentists are required to notify a patient of a duplicate payment within 90 days, and the duplicate payment must be refunded within 30 days, unless the patient requests a credit balance.⁷

³ Because the bill’s provisions are placed within chapter 456, F. S., its requirements are enforceable by the applicable board, or by the Department of Health, if there is no board.

⁴ Mayo Clinic, *Billing and Insurance*, available at <https://www.mayoclinic.org/billing-insurance/glossary> (last visited, April 11, 2025).

⁵ CMS, *The No Surprises Act’s Good Faith Estimates and Patient-Provider Dispute Resolution Requirements*, available at <https://www.cms.gov/files/document/gfe-and-ppdr-requirements-slides.pdf> (last visited, April 11, 2025).

⁶ California Public Law, *CA Business and Professions Code Section 732*, available at https://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=BPC§ionNum=732 (last viewed March 21, 2025).

⁷ *Id.*

Texas requires physicians, hospitals and health care practitioners to issue refunds for any overpayments received from patients. The practitioner or hospital must process the refund within 30 days of becoming aware that an overpayment has occurred.⁸

Health Care Practitioner Regulation

Health care practitioners are regulated by the Department of Health (DOH) under ch. 456, F.S., and individual practice acts for each profession. The boards act as the governing body of a specified profession; they establish practice standards by rule, pursuant to statutory authority and directives, and determine disciplinary action against practitioners who have violated the practice standards.⁹

Section [456.072, F.S.](#), outlines acts which constitute grounds for disciplinary action against a Florida licensed health care practitioner. While these predominately relate to specific acts the statute does provide that a practitioner who violates any provision of chapter 456, the applicable practice act, or any rules adopted pursuant thereto is subject to a disciplinary action.

Additionally, each health care practitioner’s respective practice act contains specific statutory provisions on prohibited acts, disciplinary actions, grounds for discipline, and actions by the applicable board.

BILL HISTORY				
COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
Health Professions & Programs Subcommittee	15 Y, 0 N	4/3/2025	McElroy	Aderibigbe
Health & Human Services Committee	23 Y, 0 N, As CS	4/15/2025	Calamas	Aderibigbe
THE CHANGES ADOPTED BY THE COMMITTEE:	<ul style="list-style-type: none">Expands the entities required to refund patients for overpayments within 30 days to include AHCA-licensed facilities, and practitioner billing departments, management companies, and group practices.Authorizes AHCA to impose a fine up to \$500 for violations by AHCA licensees.Changed the effective date to January 1, 2026.			

THIS BILL ANALYSIS HAS BEEN UPDATED TO INCORPORATE ALL OF THE CHANGES DESCRIBED ABOVE.
