By Senator Grall

	29-01048A-25 20251520
1	A bill to be entitled
2	An act relating to evidence of damages to prove
3	medical expenses in personal injury or wrongful death
4	actions; amending s. 768.0427, F.S.; providing
5	evidence that is admissible to demonstrate past and
6	future medical expenses in personal injury and
7	wrongful death actions; providing an effective date.
8	
9	Be It Enacted by the Legislature of the State of Florida:
10	
11	Section 1. Paragraphs (b) and (c) of subsection (2) of
12	section 768.0427, Florida Statutes, are amended to read:
13	768.0427 Admissibility of evidence to prove medical
14	expenses in personal injury or wrongful death actions;
15	disclosure of letters of protection; recovery of past and future
16	medical expenses damages
17	(2) ADMISSIBLE EVIDENCE OF MEDICAL TREATMENT OR SERVICE
18	EXPENSESEvidence offered to prove the amount of damages for
19	past or future medical treatment or services in a personal
20	injury or wrongful death action is admissible as provided in
21	this subsection.
22	(b) Evidence offered to prove the amount necessary to
23	satisfy unpaid charges for incurred medical treatment or
24	services <u>may</u> <del>shall</del> include any evidence allowed by the court
25	that tends to demonstrate the actual value of medical treatment
26	or services rendered, including, but <del>is</del> not limited to, evidence
27	as provided in this paragraph.
28	1. If the claimant has health care coverage other than
29	Medicare or Medicaid, Evidence of the amount the claimant's
	Page 1 of 3

CODING: Words stricken are deletions; words underlined are additions.

	29-01048A-25 20251520
30	which such health care coverage is, or otherwise would be,
31	obligated to pay the health care provider to satisfy the charges
32	for the claimant's incurred medical treatment or services, plus
33	the claimant's share of medical expenses under the insurance
34	contract or regulation.
35	2. Evidence of the reasonable and customary rates for such
36	treatment or services rendered by a qualified provider If the
37	claimant has health care coverage but obtains treatment under a
38	letter of protection or otherwise does not submit charges for
39	any health care provider's medical treatment or services to
40	health care coverage, evidence of the amount the claimant's
41	health care coverage would pay the health care provider to
42	satisfy the past unpaid medical charges under the insurance
43	contract or regulation, plus the claimant's share of medical
44	expenses under the insurance contract or regulation, had the
45	claimant obtained medical services or treatment pursuant to the
46	health care coverage.
47	3. If the claimant does not have health care coverage or
48	has health care coverage through Medicare or Medicaid, evidence

has health care coverage through Medicare or Medicaid, evidence of 120 percent of the Medicare reimbursement rate in effect on the date of the claimant's incurred medical treatment or services, or, if there is no applicable Medicare rate for a service, 170 percent of the applicable state Medicaid rate.

53 <u>3.4.</u> If the claimant obtains medical treatment or services 54 under a letter of protection and the health care provider 55 subsequently transfers the right to receive payment under the 56 letter of protection to a third party, evidence of the amount 57 the third party paid or agreed to pay the health care provider 58 in exchange for the right to receive payment pursuant to the

## Page 2 of 3

CODING: Words stricken are deletions; words underlined are additions.

29-01048A-25 20251520 59 letter of protection. 60 4.5. Any evidence of reasonable amounts billed to the 61 claimant for medically necessary treatment or medically 62 necessary services provided to the claimant. 63 (c) Evidence offered to prove the amount of damages for any future medical treatment or services the claimant will receive 64 65 may shall include any evidence allowed by the court that tends

to demonstrate the actual value of medical treatment or services
to be rendered, including, but is not limited to, evidence as
provided in this paragraph.

69 1. If the claimant has health care coverage other than 70 Medicare or Medicaid, or is eligible for any such health care 71 coverage, evidence of the amount for which the future charges of 72 health care providers could be satisfied if submitted to such 73 health care coverage, plus the claimant's share of medical 74 expenses under the insurance contract or regulation.

75 2. If the claimant does not have health care coverage or 76 has health care coverage through Medicare or Medicaid, or is 77 eligible for such health care coverage, evidence of the 78 reasonable and customary rates for such treatment or services 79 rendered by a qualified provider 120 percent of the Medicare reimbursement rate in effect at the time of trial for the 80 medical treatment or services the claimant will receive, or, if 81 82 there is no applicable Medicare rate for a service, 170 percent 83 of the applicable state Medicaid rate.

3. Any evidence of reasonable future amounts to be billed
to the claimant for medically necessary treatment or medically
necessary services.

87

Section 2. This act shall take effect July 1, 2025.

## Page 3 of 3

CODING: Words stricken are deletions; words underlined are additions.

SB 1520