

1 A bill to be entitled
 2 An act relating to health insurance coverage for CAR
 3 T-cell therapies; creating ss. 627.64198, 627.6614,
 4 and 641.3133, F.S.; providing definitions; prohibiting
 5 specified individual health insurance policies, group
 6 health insurance policies, and health maintenance
 7 contracts, respectively, from refusing to contract
 8 with in-network health care facilities for the
 9 provision of CAR T-cell therapies under certain
 10 circumstances; prohibiting such policies and contracts
 11 from denying coverage for the therapies under certain
 12 circumstances; providing an effective date.

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

15
 16 **Section 1. Section 627.64198, Florida Statutes, is created**
 17 **to read:**

18 627.64198 Coverage for CAR T-cell therapies.-

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

20 (a) "CAR T cell" or "chimeric antigen receptor T-cell"
 21 means a patient's own T cell that has been altered in a
 22 laboratory, to be used later for the patient's CAR T-cell
 23 therapy, also known as chimeric antigen receptor T-cell therapy.

24 (b) "CAR T-cell therapy" or "chimeric antigen receptor T-
 25 cell therapy" means a cancer treatment in which a patient

26 receives his or her CAR T cells, or chimeric antigen receptor T
27 cells, via infusion so that the T cells can find and attack the
28 patient's cancerous cells. The infusion may be preceded by
29 chemotherapy or radiation therapy.

30 (c) "Health care facility" has the same meaning as the
31 term "licensed facility" in s. 395.002.

32 (2)(a) A health insurance policy issued, delivered, or
33 renewed on or after January 1, 2026, in this state which
34 provides coverage for chimeric antigen receptor T-cell therapy
35 may not refuse to contract with a health care facility for the
36 administration of CAR T cells and any medication necessary for
37 the CAR T-cell therapy, and the performance of any procedure
38 necessary for such therapy, in accordance with the guidelines
39 and procedures under a CAR T-cell therapy approved by the United
40 States Food and Drug Administration if the health care facility
41 is included in the health insurance policy's provider network
42 with respect to any other service.

43 (b) A health insurance policy issued, delivered, or
44 renewed on or after January 1, 2026, in this state which
45 provides coverage for chimeric antigen receptor T-cell therapy
46 may not deny coverage for the administration of CAR T cells and
47 any medication necessary for the CAR T-cell therapy, and the
48 performance of any procedure necessary for such therapy, by a
49 health care facility in accordance with the guidelines and
50 procedures under a CAR T-cell therapy approved by the United

51 States Food and Drug Administration if the health care facility
52 is included in the health insurance policy's provider network
53 with respect to any other service.

54 **Section 2. Section 627.6614, Florida Statutes, is created**
55 **to read:**

56 627.6614 Coverage for CAR T-cell therapies.—

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

58 (a) "CAR T cell" or "chimeric antigen receptor T-cell"
59 means a patient's own T cell that has been altered in a
60 laboratory, to be used later for the patient's CAR T-cell
61 therapy, also known as chimeric antigen receptor T-cell therapy.

62 (b) "CAR T-cell therapy" or "chimeric antigen receptor T-
63 cell therapy" means a cancer treatment in which a patient
64 receives his or her CAR T cells, or chimeric antigen receptor T
65 cells, via infusion so that the T cells can find and attack the
66 patient's cancerous cells. The infusion may be preceded by
67 chemotherapy or radiation therapy.

68 (c) "Health care facility" has the same meaning as the
69 term "licensed facility" in s. 395.002.

70 (2) (a) A group health insurance policy issued, delivered,
71 or renewed on or after January 1, 2026, in this state which
72 provides coverage for chimeric antigen receptor T-cell therapy
73 may not refuse to contract with a health care facility for the
74 administration of CAR T cells and any medication necessary for
75 the CAR T-cell therapy, and the performance of any procedure

76 necessary for such therapy, in accordance with the guidelines
 77 and procedures under a CAR T-cell therapy approved by the United
 78 States Food and Drug Administration if the health care facility
 79 is included in the group health insurance policy's provider
 80 network with respect to any other service.

81 (b) A group health insurance policy issued, delivered, or
 82 renewed on or after January 1, 2026, in this state which
 83 provides coverage for chimeric antigen receptor T-cell therapy
 84 may not deny coverage for the administration of CAR T cells and
 85 any medication necessary for the CAR T-cell therapy, and the
 86 performance of any procedure necessary for such therapy, by a
 87 health care facility in accordance with the guidelines and
 88 procedures under a CAR T-cell therapy approved by the United
 89 States Food and Drug Administration if the health care facility
 90 is included in the group health insurance policy's provider
 91 network with respect to any other service.

92 **Section 3. Section 641.3133, Florida Statutes, is created**
 93 **to read:**

94 641.3133 Coverage for CAR T-cell therapies.—

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

96 (a) "CAR T cell" or "chimeric antigen receptor T-cell"
 97 means a patient's own T cell that has been altered in a
 98 laboratory, to be used later for the patient's CAR T-cell
 99 therapy, also known as chimeric antigen receptor T-cell therapy.

100 (b) "CAR T-cell therapy" or "chimeric antigen receptor T-

101 cell therapy" means a cancer treatment in which a patient
102 receives his or her CAR T cells, or chimeric antigen receptor T
103 cells, via infusion so that the T cells can find and attack the
104 patient's cancerous cells. The infusion may be preceded by
105 chemotherapy or radiation therapy.

106 (c) "Health care facility" has the same meaning as the
107 term "licensed facility" in s. 395.002.

108 (2) (a) A health maintenance contract issued, delivered, or
109 renewed on or after January 1, 2026, in this state which
110 provides coverage for chimeric antigen receptor T-cell therapy
111 may not refuse to contract with a health care facility for the
112 administration of CAR T cells and any medication necessary for
113 the CAR T-cell therapy, and the performance of any procedure
114 necessary for such therapy, in accordance with the guidelines
115 and procedures under a CAR T-cell therapy approved by the United
116 States Food and Drug Administration if the health care facility
117 is included in the health insurance contract's provider network
118 with respect to any other service.

119 (b) A health insurance contract issued, delivered, or
120 renewed on or after January 1, 2026, in this state which
121 provides coverage for chimeric antigen receptor T-cell therapy
122 may not deny coverage for the administration of CAR T cells and
123 any medication necessary for the CAR T-cell therapy, and the
124 performance of any procedure necessary for such therapy, by a
125 health care facility in accordance with the guidelines and

HB 725

2025

126 | procedures under a CAR T-cell therapy approved by the United
127 | States Food and Drug Administration if the health care facility
128 | is included in the health insurance contract's provider network
129 | with respect to any other service.

130 | **Section 4.** This act shall take effect January 1, 2026.