

HB 1185

2026

A bill to be entitled
An act relating to health care services jurisdiction and reimbursement; amending s. 48.193, F.S.; providing that health insurance, health maintenance organization coverage, health plan coverage, and travel insurance providers are subject to the jurisdiction of the courts of this state under certain circumstances; defining the terms "emergency services" and "health care providers"; creating ss. 627.4423 and 641.1853, F.S.; providing legislative intent; providing definitions; prohibiting health care providers from collecting and attempting to collect from patients any sums owed by insurers and health maintenance organizations, respectively, for emergency services rendered; providing applicability; authorizing nonparticipating health care providers to pursue causes of action for quantum meruit for a specified purpose; providing construction; providing an effective date.

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

Section 1. Paragraph (a) of subsection (1) of section 48.193, Florida Statutes, is amended to read:

48.193 Acts subjecting person to jurisdiction of courts of

26 state.—

27 (1) (a) A person, whether or not a citizen or resident of
28 this state, who personally or through an agent does any of the
29 acts enumerated in this subsection thereby submits himself or
30 herself and, if he or she is a natural person, his or her
31 personal representative to the jurisdiction of the courts of
32 this state for any cause of action arising from any of the
33 following acts:

34 1. Operating, conducting, engaging in, or carrying on a
35 business or business venture in this state or having an office
36 or agency in this state.

37 2. Committing a tortious act within this state.

38 3. Owning, using, possessing, or holding a mortgage or
39 other lien on any real property within this state.

40 4. Contracting to insure a person, property, or risk
41 located within this state at the time of contracting.

42 5. With respect to a proceeding for alimony, child
43 support, or division of property in connection with an action to
44 dissolve a marriage or with respect to an independent action for
45 support of dependents, maintaining a matrimonial domicile in
46 this state at the time of the commencement of this action or, if
47 the defendant resided in this state preceding the commencement
48 of the action, whether cohabiting during that time or not. This
49 paragraph does not change the residency requirement for filing
50 an action for dissolution of marriage.

51 6. Causing injury to persons or property within this state
52 arising out of an act or omission by the defendant outside this
53 state, if, at or about the time of the injury, either:

54 a. The defendant was engaged in solicitation or service
55 activities within this state; or

56 b. Products, materials, or things processed, serviced, or
57 manufactured by the defendant anywhere were used or consumed
58 within this state in the ordinary course of commerce, trade, or
59 use.

60 7. Breaching a contract in this state by failing to
61 perform acts required by the contract to be performed in this
62 state.

63 8. With respect to a proceeding for paternity, engaging in
64 the act of sexual intercourse within this state with respect to
65 which a child may have been conceived.

66 9. Entering into a contract that complies with s. 685.102.

67 10. Providing health insurance, health maintenance
68 organization coverage, health plan coverage, or travel insurance
69 to:

70 a. An employee living in this state; or

71 b. An insured patient receiving emergency services from a
72 health care provider licensed in this state. As used in this
73 sub-subparagraph, the term:

74 (I) "Emergency services" means services necessary to
75 prevent imminent risk to life or limb, according to the Prudent

76 Layperson Standard. The term includes an emergency medical
77 condition as defined in s. 641.47.

78 (II) "Health care provider" includes, but is not limited
79 to, any of the following medical services provider if the
80 provider is licensed in this state:

81 (A) A physician.

82 (B) A health care facility or hospital.

83 (C) An urgent care center.

84 (D) A ground, water, or air ambulance.

85 **Section 2. Section 627.4423, Florida Statutes, is created**
86 **to read:**

87 627.4423 Reimbursement for emergency health care services
88 by health and life insurers.—

89 (1) The Legislature hereby finds and declares that
90 emergency health care services rendered by a nonparticipating
91 health care provider constitute a direct, significant, and
92 material benefit to a patient's insurer.

93 (2) As used in this section, the term:

94 (a) "Emergency services" means services necessary to
95 prevent imminent risk to life or limb, according to the Prudent
96 Layperson Standard. The term includes an emergency medical
97 condition as defined in s. 641.47.

98 (b) "Health care provider" includes, but is not limited
99 to, any of the following medical services provider if the
100 provider is licensed in this state:

101 1. A physician.

102 2. A health care facility or hospital.

103 3. An urgent care center.

104 4. A ground, water, or air ambulance.

105 (c) "Nonparticipating health care provider" means a health
106 care provider that does not have an express contract with a
107 patient's insurer.

108 (3) (a) A health care provider may not collect or attempt
109 to collect from a patient any sum owed by the patient's insurer
110 for emergency services rendered to the patient. This paragraph
111 applies to any health or life insurer whose policyholder is seen
112 by a health care provider in this state, regardless of whether
113 the insurer is licensed to sell insurance policies in this
114 state.

115 (b) A nonparticipating health care provider may pursue in
116 court a cause of action for quantum meruit to recover from a
117 patient's insurer the reasonable value of emergency services
118 rendered to the patient.

119 (c) The remedies provided under paragraphs (a) and (b) are
120 cumulative and not exclusive.

121 (4) This section is not intended to regulate any price,
122 route, or service of an air ambulance service provider licensed
123 pursuant to s. 401.251.

124 **Section 3. Section 641.1853, Florida Statutes, is created**
125 **to read:**

126 641.1853 Reimbursement for emergency services rendered by
127 nonparticipating health care providers.-

128 (1) The Legislature hereby finds and declares that
129 emergency health care services rendered by a nonparticipating
130 health care provider constitute a direct, significant, and
131 material benefit to a patient's health maintenance organization.

132 (2) As used in this section, the term:

133 (a) "Emergency services" means services necessary to
134 prevent imminent risk to life or limb, according to the Prudent
135 Layperson Standard. The term includes an emergency medical
136 condition.

137 (b) "Health care provider" includes, but is not limited
138 to, any of the following medical services provider if the
139 provider is licensed in this state:

- 140 1. A physician.
- 141 2. A health care facility or hospital.
- 142 3. An urgent care center.
- 143 4. A ground, water, or air ambulance.

144 (c) "Nonparticipating health care provider" means a health
145 care provider that does not have an express contract with a
146 patient's health maintenance organization.

147 (3) (a) A health care provider may not collect or attempt
148 to collect from a patient any sum owed by the patient's health
149 maintenance organization for emergency services rendered to the
150 patient. This paragraph applies to any health maintenance

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151 organization whose subscriber is seen by a health care provider
152 in this state, regardless of whether the health maintenance
153 organization is licensed to sell health maintenance contracts in
154 this state.

155 (b) A nonparticipating health care provider may pursue in
156 court a cause of action for quantum meruit to recover from a
157 patient's health maintenance organization the reasonable value
158 of emergency services rendered to the patient.

159 (c) The remedies provided under paragraphs (a) and (b) are
160 cumulative and not exclusive.

161 (4) This section is not intended to regulate any price,
162 route, or service of an air ambulance service provider licensed
163 pursuant to s. 401.251.

164 **Section 4.** This act shall take effect July 1, 2026.