

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

20  
21   Be It Enacted by the Legislature of the State of Florida:

22  
23       **Section 1. Paragraph (a) of subsection (1) of section**  
24      **48.193, Florida Statutes, is amended to read:**

25       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

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.