

SENATE STAFF ANALYSIS AND ECONOMIC IMPACT STATEMENT

(This document is based only on the provisions contained in the legislation as of the latest date listed below.)

Date: March 23, 1998 Revised: _____

Subject: Health Insurance

	<u>Analyst</u>	<u>Staff Director</u>	<u>Reference</u>	<u>Action</u>
1.	<u>Emrich</u>	<u>Deffenbaugh</u>	<u>BI</u>	<u>Favorable/CS</u>
2.	_____	_____	<u>WM</u>	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____
5.	_____	_____	_____	_____

I. Summary:

CS/SB 726 requires any health insurance policy that provides for the payment of services that are within the scope of an advanced registered nurse practitioner's (ARNPs) professional license is to be construed as providing for payment to the ARNP or the employer of the ARNP who performs such services. These provisions apply only if reimbursement for an assisting medical doctor, licensed under ch. 458, F.S., or ch. 459, F.S., would be covered and the ARNP performs such services instead of the doctor.

This bill amends section 627.419 of the Florida Statutes.

II. Present Situation:

Currently, there are more than 6,000 advanced registered nurse practitioners (ARNPs) licensed to practice in Florida. ARNPs are defined under s. 464.003(6), F.S., as persons who practice professional nursing and are certified in advanced or specialized nursing practices. Licensed by the Board of Nursing, ARNPs must satisfy certain prescribed educational and training requirements to be certified in one of three categories: nurse midwives, nurse anesthetists and nurse practitioners. ARNPs must practice under the supervision of a medical doctor, osteopathic physician or dentist and in accordance with a written protocol that delineates their functions and responsibilities.

Health insurance policies may limit the type of providers eligible for payment. However, there are provisions currently in law that do require health insurance policies to reimburse specific providers for such services that are within the scope of the license to the extent the services are otherwise covered under the insurance policy. For example, last year legislation was enacted (ch. 97-5, L.O.F.) to require payment to physician assistants under health insurance policies, health care services plans, or other contracts, for services within the scope of a physician

assistant's license, where the policy would reimburse a physician for the service and the physician assistant performed the service instead of the physician.

The problem which occurs presently as to ARNPs is that although ARNPs may legally provide a broad range of health care services under a doctor's supervision, some health care policies do not provide payment for the services provided by ARNPs, especially where an ARNP bills for her or his services separately from the supervision physician.

III. Effect of Proposed Changes:

Section 1. Creates s. 627.419(9), F.S., to require that any health insurance policy that pays for services within the scope of an advanced registered nurse practitioner's (ARNP) professional license is to be construed as providing payment to the ARNP or the employer of the ARNP who performs such medical services. However, this provision applies only if reimbursement for a physician licensed under ch. 458 or ch. 459, F.S., would be covered and the ARNP performs such services instead of the physician.

Section 2. Provides that the bill shall take effect upon becoming a law.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

None.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

V. Economic Impact and Fiscal Note:

A. Tax/Fee Issues:

None.

B. Private Sector Impact:

CS/SB 726 does not expand the health insurance contract to services not currently covered in current policies. Thus, no rate or cost increase is anticipated. There may be a decrease in

health care costs, since the cost of ARNP services is generally lower than that of physicians. The bill may minimize delays or disputes over payment for services rendered by ARNPs.

C. Government Sector Impact:

None.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Amendments:

None.