## Florida Senate - 2007

By Senator Peaden

2-214-07

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1	A bill to be entitled
2	An act relating to plans, policies, contracts,
3	and programs for the provision of health care
4	services; amending s. 627.642, F.S.; requiring
5	an identification card containing specified
6	information to be given to insureds who have
7	health and accident insurance; amending s.
8	627.657, F.S.; requiring an identification card
9	containing specified information to be given to
10	insureds under group health insurance policies;
11	amending s. 641.31, F.S.; requiring an
12	identification card to be given to persons
13	having health care services through a health
14	maintenance contract; amending ss. 383.145,
15	641.185, 641.2018, 641.3107, 641.3922, and
16	641.513, F.S.; conforming cross-references to
17	changes made by the act; providing application;
18	providing effective dates.
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20	Be It Enacted by the Legislature of the State of Florida:
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22	Section 1. Subsection (3) is added to section 627.642,
23	Florida Statutes, to read:
24	627.642 Outline of coverage
25	(3) In addition to the outline of coverage, a policy
26	as specified in s. 627.6699(3)(k) must be accompanied by an
27	identification card that contains, at a minimum:
28	(a) The name of the organization issuing the policy or
29	the name of the organization administering the policy,
30	whichever applies.
31	(b) The name of the contract holder.
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          (c) The type of plan only if the plan is filed in the
    state, an indication that the plan is self-funded, or the name
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   of the network.
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          (d) The member identification number, contract number,
    and policy or group number, if applicable.
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          (e) A contact phone number or electronic address for
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   authorizations.
          (f) A phone number or electronic address whereby the
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    covered person or hospital, physician, or other person
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    rendering services covered by the policy may determine if the
   plan is insured and may obtain a benefits verification in
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    order to estimate patient financial responsibility, in
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    compliance with privacy rules under the Health Insurance
    Portability and Accountability Act.
14
          (g) The national plan identifier, in accordance with
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    the compliance date set forth by the federal Department of
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   Health and Human Services.
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    The identification card must present the information in a
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    readily identifiable manner or, alternatively, the information
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   may be embedded on the card and available through magnetic
    stripe or smart card. The information may also be provided
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   through other electronic technology.
           Section 2. Present subsection (2) of section 627.657,
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   Florida Statutes, is renumbered as subsection (3), and a new
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    subsection (2) is added to that section, to read:
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           627.657 Provisions of group health insurance
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   policies.--
          (2) The medical policy as specified in s.
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    627.6699(3)(k) must be accompanied by an identification card
   that contains, at a minimum:
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1	(a) The name of the organization issuing the policy or
2	name of the organization administering the policy, whichever
3	applies.
4	(b) The name of the certificateholder.
5	(c) The type of plan only if the plan is filed in the
б	state, an indication that the plan is self-funded, or the name
7	of the network.
8	(d) The member identification number, contract number,
9	and policy or group number, if applicable.
10	(e) A contact phone number or electronic address for
11	authorizations.
12	(f) A phone number or electronic address whereby the
13	covered person or hospital, physician, or other person
14	rendering services covered by the policy may determine if the
15	plan is insured and may obtain a benefits verification in
16	order to estimate patient financial responsibility, in
17	compliance with privacy rules under the Health Insurance
18	Portability and Accountability Act.
19	(q) The national plan identifier, in accordance with
20	the compliance date set forth by the federal Department of
21	Health and Human Services.
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23	The identification card must present the information in a
24	readily identifiable manner or, alternatively, the information
25	may be embedded on the card and available through magnetic
26	stripe or smart card. The information may also be provided
27	through other electronic technology.
28	Section 3. Present subsections (5) through (40) of
29	section 641.31, Florida Statutes, are renumbered as
30	subsections (6) through (41), respectively, and a new
31	subsection (5) is added to that section, to read:
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1 641.31 Health maintenance contracts.--2 (5)The contract, certificate, or member handbook must be accompanied by an identification card that contains, at a 3 4 minimum: 5 (a) The name of the organization offering the contract 6 or name of the organization administering the contract, 7 whichever applies. (b) The name of the subscriber. 8 9 (c) A statement that the health plan is a health maintenance organization. Only a health plan with a 10 certificate of authority issued under this chapter may be 11 12 identified as a health maintenance organization. 13 (d) The member identification number, contract number, and group number, if applicable. 14 (e) A contact phone number or electronic address for 15 16 authorizations. 17 (f) A phone number or electronic address whereby the 18 covered person or hospital, physician, or other person rendering services covered by the contract may determine if 19 20 the plan is insured and may obtain a benefits verification in 21 order to estimate patient financial responsibility, in 2.2 compliance with privacy rules under the Health Insurance 23 Portability and Accountability Act. (q) The national plan identifier, in accordance with 2.4 the compliance date set forth by the federal Department of 25 26 Health and Human Services. 27 2.8 The identification card must present the information in a readily identifiable manner or, alternatively, the information 29 30 may be embedded on the card and available through magnetic 31

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1 stripe or smart card. The information may also be provided 2 through other electronic technology. Section 4. Paragraph (j) of subsection (3) of section 3 4 383.145, Florida Statutes, is amended to read: 5 383.145 Newborn and infant hearing screening.-б (3) REQUIREMENTS FOR SCREENING OF NEWBORNS; INSURANCE 7 COVERAGE; REFERRAL FOR ONGOING SERVICES. --8 (j) The initial procedure for screening the hearing of the newborn or infant and any medically necessary followup 9 reevaluations leading to diagnosis shall be a covered benefit, 10 reimbursable under Medicaid as an expense compensated 11 12 supplemental to the per diem rate for Medicaid patients 13 enrolled in MediPass or Medicaid patients covered by a fee for service program. For Medicaid patients enrolled in HMOs, 14 providers shall be reimbursed directly by the Medicaid Program 15 Office at the Medicaid rate. This service may not be 16 17 considered a covered service for the purposes of establishing 18 the payment rate for Medicaid HMOs. All health insurance policies and health maintenance organizations as provided 19 under ss. 627.6416, 627.6579, and 641.31(31) 641.31(30), 20 21 except for supplemental policies that only provide coverage 22 for specific diseases, hospital indemnity, or Medicare 23 supplement, or to the supplemental polices, shall compensate providers for the covered benefit at the contracted rate. 2.4 Nonhospital-based providers shall be eligible to bill Medicaid 25 26 for the professional and technical component of each procedure 27 code. 2.8 Section 5. Paragraphs (b) and (i) of subsection (1) of section 641.185, Florida Statutes, are amended to read: 29 30 641.185 Health maintenance organization subscriber protections.--31

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1 (1) With respect to the provisions of this part and 2 part III, the principles expressed in the following statements shall serve as standards to be followed by the commission, the 3 office, the department, and the Agency for Health Care 4 Administration in exercising their powers and duties, in 5 6 exercising administrative discretion, in administrative 7 interpretations of the law, in enforcing its provisions, and 8 in adopting rules: (b) A health maintenance organization subscriber 9 should receive quality health care from a broad panel of 10 providers, including referrals, preventive care pursuant to s. 11 12 641.402(1), emergency screening and services pursuant to ss. 13 641.31(13) 641.31(12) and 641.513, and second opinions pursuant to s. 641.51. 14 (i) A health maintenance organization subscriber 15 should receive timely and, if necessary, urgent grievances and 16 17 appeals within the health maintenance organization pursuant to ss. 641.228, 641.31(6) 641.31(5), 641.47, and 641.511. 18 Section 6. Subsection (1) of section 641.2018, Florida 19 Statutes, is amended to read: 20 21 641.2018 Limited coverage for home health care 2.2 authorized. --23 (1) Notwithstanding other provisions of this chapter, a health maintenance organization may issue a contract that 24 limits coverage to home health care services only. The 25 organization and the contract shall be subject to all of the 26 27 requirements of this part that do not require or otherwise 2.8 apply to specific benefits other than home care services. To 29 this extent, all of the requirements of this part apply to any organization or contract that limits coverage to home care 30 services, except the requirements for providing comprehensive 31

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1 health care services as provided in ss. 641.19(4), (11), and (12), and 641.31(1), except ss. <u>641.31(10)</u> <del>641.31(9)</del>, 2 (13)(12), (17), (18), (19), (20), (21), (22), and (25)(24) and 3 641.31095. 4 5 Section 7. Section 641.3107, Florida Statutes, is 6 amended to read: 7 641.3107 Delivery of contract.--Unless delivered upon 8 execution or issuance, a health maintenance contract, certificate of coverage, or member handbook shall be mailed or 9 delivered to the subscriber or, in the case of a group health 10 maintenance contract, to the employer or other person who will 11 12 hold the contract on behalf of the subscriber group within 10 13 working days from approval of the enrollment form by the health maintenance organization or by the effective date of 14 coverage, whichever occurs first. However, if the employer or 15 other person who will hold the contract on behalf of the 16 17 subscriber group requires retroactive enrollment of a 18 subscriber, the organization shall deliver the contract, certificate, or member handbook to the subscriber within 10 19 days after receiving notice from the employer of the 20 21 retroactive enrollment. This section does not apply to the 22 delivery of those contracts specified in <u>s. 641.31(14)</u> <del>s.</del> 23 641.31(13). Section 8. Paragraph (a) of subsection (7) of section 2.4 641.3922, Florida Statutes, is amended to read: 25 641.3922 Conversion contracts; conditions.--Issuance 26 27 of a converted contract shall be subject to the following 2.8 conditions: (7) REASONS FOR CANCELLATION; TERMINATION.--The 29 30 converted health maintenance contract must contain a cancellation or nonrenewability clause providing that the 31 7

1 health maintenance organization may refuse to renew the 2 contract of any person covered thereunder, but cancellation or nonrenewal must be limited to one or more of the following 3 4 reasons: 5 (a) Fraud or intentional misrepresentation, subject to б the limitations of s.  $641.31(24) = \frac{641.31(23)}{5.641.31(23)}$ , in applying 7 for any benefits under the converted health maintenance 8 contract.+ Section 9. Subsection (4) of section 641.513, Florida 9 Statutes, is amended to read: 10 641.513 Requirements for providing emergency services 11 12 and care.--13 (4) A subscriber may be charged a reasonable copayment, as provided in <u>s. 641.31(13)</u> <del>s. 641.31(12)</del>, for the 14 15 use of an emergency room. Section 10. This act shall take effect January 1, 16 17 2008, and shall apply to identification cards issued for 18 policies or certificates issued or renewed on or after that 19 date. 20 21 22 SENATE SUMMARY 23 Requires an identification card containing specified information to be given to insureds who have health and accident insurance. Requires an identification card 2.4 containing specified information to be given to insureds 25 under group health insurance policies. Requires an identification card to be given to persons having health 26 care services through a health maintenance contract. 27 28 29 30 31