1	A bill to be entitled
2	An act relating to damages; creating s. 768.755, F.S.;
3	defining the terms "charge benchmark" and "imputed
4	allowed amount benchmark"; providing for the
5	calculation of damages for certain health care
6	services, procedures, or equipment under specified
7	circumstances; specifying that certain evidence is
8	inadmissible at trial; providing applicability;
9	providing an effective date.
10	
11	Be It Enacted by the Legislature of the State of Florida:
12	
13	Section 1. Section 768.755, Florida Statutes, is created
14	to read:
15	768.755 Damages recoverable for costs of past health care
16	services, procedures, or equipment; evidence of usual and
17	customary rates; applicability
18	(1) As used in this section, the term:
19	(a) "Charge benchmark," for particular health care
20	services, procedures, or equipment, means the value, at a
21	specified percentile rank within a range of benchmarks,
22	corresponding to the distribution of the full, non-discounted
23	standard rates charged by health care providers in the same or
24	similar specialty under the current official code for such
25	services, procedures, or equipment provided out-of-network, or
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26	to uninsured individuals, in the same geographical area.
27	(b) "Imputed allowed amount benchmark," for particular
28	health care services, procedures, or equipment, means the value,
29	at a specified percentile rank within a range of imputed
30	benchmarks, corresponding to the distribution of the negotiated
31	in-network rates authorized for payment by commercial insurance
32	carriers, including any copays or deductibles payable by
33	insureds, under the current official code for such services,
34	procedures, or equipment provided by health care providers in
35	the same or similar specialty in the same geographical area.
36	(2) In a personal injury or wrongful death action to which
37	this part applies, for any claim of damages for the costs of
38	health care services, procedures, or equipment provided to a
39	claimant which are unpaid and remain due and payable, evidence
40	of the usual and customary rates for such services, procedures,
41	or equipment must be introduced at trial as follows:
42	(a) If the claimant has coverage for such services,
43	procedures, or equipment from a government program but, in lieu
44	of such coverage, chooses for those services, procedures, or
45	equipment to be provided by a health care provider who
46	contractually agrees to defer payment until recovery from the
47	claimant's damages award or settlement, evidence must be
48	introduced at trial of the usual and customary rates for such
49	services, procedures, or equipment at the 50th percentile rank
50	of the imputed allowed amount benchmark as reported in a

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51	database established under s. 408.05, F.S., or a statistically
52	reliable benchmarking database maintained by an independent,
53	nonprofit organization that, at least annually, reports a range
54	of percentile ranks for imputed allowed amount benchmarks
55	similar to the FAIR Health Database as it existed on July 1,
56	2019. The organization must:
57	1. Be designated by the Commissioner of Insurance
58	Regulation;
59	2. Have reported a range of percentile benchmarks each
60	year for at least 5 years using the official codes for such
61	services, procedures, or equipment; and
62	3. Be unaffiliated with any carrier, provider, or other
63	stakeholder in the health care industry.
64	
65	Whether the claimant is a Medicare or Medicaid beneficiary is
66	inadmissible at trial.
67	(b) If the claimant has coverage for such services,
68	procedures, or equipment from a commercial insurance carrier or
69	under a plan self-funded by the claimant's employer but, in lieu
70	of such coverage, chooses for those services, procedures, or
71	equipment to be provided by a health care provider who
72	contractually agrees to defer payment until recovery from the
73	claimant's damages award or settlement, evidence must be
74	introduced at trial of the usual and customary rates for such
75	services, procedures, or equipment at the 85th percentile rank
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76	of the imputed allowed amount benchmarks as reported in a
77	database established under s. 408.05, F.S., or a statistically
78	reliable benchmarking database maintained by an independent,
79	nonprofit organization that, at least annually, reports a range
80	of percentile ranks for imputed allowed amount benchmarks
81	similar to the FAIR Health Database as it exists on July 1,
82	2019. The organization must:
83	1. Be designated by the Commissioner of Insurance
84	Regulation;
85	2. Have reported a range of percentile benchmarks each
86	year for at least 5 years using the official codes for such
87	services, procedures, or equipment; and
88	3. Be unaffiliated with any carrier, provider, or other
89	stakeholder in the health care industry.
90	(c) If the claimant does not have coverage for such
91	services, procedures, or equipment, evidence must be introduced
92	at trial of the usual and customary rates for such services,
93	procedures, or equipment at the 85th percentile rank of the
94	charge benchmarks as reported in a statistically reliable
95	benchmarking database maintained by an independent, nonprofit
96	organization that, at least annually, reports a range of
97	percentile ranks for charge benchmarks similar to the FAIR
98	Health Database as it existed on July 1, 2019. The organization
99	must:
100	1. Be designated by the Commissioner of Insurance
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101	Pegulation.
	Regulation;
102	2. Have reported a range of percentile benchmarks each
103	year for at least 5 years using the official codes for such
104	services, procedures, or equipment; and
105	3. Be unaffiliated with any carrier, provider, or other
106	stakeholder in the health care industry.
107	(3) This section applies only to those actions for
108	personal injury or wrongful death to which this part applies
109	arising on or after July 1, 2019, and has no other application
110	or effect regarding compensation paid to providers of medical or
111	health care services.
112	Section 2. This act shall take effect July 1, 2019.

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