

The Florida Senate  
**HOUSE MESSAGE SUMMARY**

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Prepared By: The Professional Staff of the Committee on Banking and Insurance

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[2019s00322.hms]

BILL: CS/CS/SB 322

INTRODUCER: Senator Simpson (Health Policy and Banking and Insurance and Senator Simpson)

SUBJECT: Health Plans

DATE: May 1, 2019

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**I. Amendments Contained in Message:**

**House Amendment 1 – 819705 (body with title)**

**II. Summary of Amendments Contained in Message:**

**House Amendment 1** retains the substance of CS/CS/SB 322, which amends provisions of Florida Insurance Code relating to preexisting condition exclusions, essential health benefits, association health plans, and short-term limited duration policies.

The amendment clarifies that the mandatory offering of a policy or contract that does not exclude preexisting medical conditions applies to health insurers or health maintenance organizations (HMOs) that issue comprehensive major medical coverage insurance policies or contracts. Such policies or contracts must be offered in the approved service areas of the health insurer or HMO.