

By Senator Diaz

36-00958A-20

2020736\_\_

1                   A bill to be entitled  
2           An act relating to coverage for air ambulance  
3           services; creating s. 627.42397, F.S.; defining terms;  
4           requiring health insurers and health maintenance  
5           organizations to provide reasonable reimbursement to  
6           air ambulance services for certain covered services;  
7           providing that such reimbursement may be reduced only  
8           by certain amounts; providing that reasonable  
9           reimbursement must serve as full and final payment to  
10          the air ambulance service; providing applicability;  
11          providing an effective date.

12  
13 Be It Enacted by the Legislature of the State of Florida:

14  
15           Section 1. Section 627.42397, Florida Statutes, is created  
16 to read:

17           627.42397 Coverage for air ambulance services.-

18           (1) As used in this section, the term:

19           (a) "Air ambulance service" has the same meaning as  
20 provided in s. 401.23.

21           (b) "Health insurer" means an authorized insurer offering  
22 health insurance as defined in s. 624.603.

23           (c) "Health maintenance organization" has the same meaning  
24 as provided in s. 641.19(12).

25           (d) "Reasonable reimbursement" means reimbursement that  
26 considers the actual cost of services rendered, the operation of  
27 air ambulances in areas of critical need, the operation of an  
28 air ambulance service by a county which operates entirely within  
29 a designated area of critical state concern as determined by the

36-00958A-20

2020736\_\_

30 Department of Economic Opportunity, and usual and customary  
31 reimbursement.

32 (2) A health insurance policy or health maintenance  
33 contract must require a health insurer or health maintenance  
34 organization to provide reasonable reimbursement to air  
35 ambulance services for covered nonemergency and emergency  
36 services provided to an insured or subscriber in accordance with  
37 the coverage terms of the policy or contract. Such reasonable  
38 reimbursement may be reduced only by applicable copayments,  
39 coinsurance, and deductibles, unless the insured or subscriber  
40 has expressly or in fact contracted for a different amount. The  
41 reasonable reimbursement must serve as full and final payment to  
42 the air ambulance service.

43 (3) This section does not apply to a policy or contract  
44 providing any health care benefit pursuant to Title XVIII  
45 (Medicare), Title XIX (Medicaid), or Title XXI (the Children's  
46 Health Insurance Program) of the Social Security Act or any  
47 regulations promulgated thereunder.

48 Section 2. This act shall take effect upon becoming a law.