

By Senator Harrell

25-01465-21

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1 A bill to be entitled
2 An act relating to payment of health insurance claims;
3 amending s. 627.6131, F.S.; prohibiting health
4 insurers, at any time, from retroactively denying a
5 claim because of the ineligibility of the insured if
6 the insurer verified the insured's eligibility at the
7 time of treatment or provided an authorization number;
8 amending s. 641.3155, F.S.; prohibiting health
9 maintenance organizations, at any time, from
10 retroactively denying a claim because of the
11 ineligibility of the subscriber if the health
12 maintenance organization verified the subscriber's
13 eligibility at the time of treatment or provided an
14 authorization number; providing an effective date.

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16 Be It Enacted by the Legislature of the State of Florida:

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18 Section 1. Subsection (11) of section 627.6131, Florida
19 Statutes, is amended to read:

20 627.6131 Payment of claims.—

21 (11) A health insurer may not retroactively deny a claim
22 because of insured ineligibility:

23 (a) More than 1 year after the date of payment of the
24 claim; or

25 (b) At any time, if the health insurer verified the
26 insured's eligibility at the time of treatment or provided an
27 authorization number.

28 Section 2. Subsection (10) of section 641.3155, Florida
29 Statutes, is amended to read:

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30 641.3155 Prompt payment of claims.—

31 (10) A health maintenance organization may not
32 retroactively deny a claim because of subscriber ineligibility:

33 (a) More than 1 year after the date of payment of the
34 claim; or

35 (b) At any time, if the health maintenance organization
36 verified the subscriber's eligibility at the time of treatment
37 or provided an authorization number.

38 Section 3. This act shall take effect January 1, 2022.